

# Oracle® Banking Corporate Lending Messaging System User Guide



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

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# Preface

This topic contains the following sub-topics:

- [Introduction](#)
- [Audience](#)
- [Conventions](#)
- [List Of Topics](#)
- [Related Documents](#)
- [Symbols, Definitions and Abbreviations](#)

## Introduction

This manual is designed to help acquaint you with the Messaging System module of Oracle Lending.

In addition to this User Manual, you can find answers to specific features and procedures, in the Online Help. It can be invoked by choosing Help Contents from the Help Menu of the software. You can further obtain information about to a particular field by placing the cursor on the relevant field and striking the <F1> key on the keyboard.

## Audience

This manual is intended for the following User/User Roles

**Table 1 Audience**

Role	Function
Back office clerk	Input functions for contracts
Back office managers/officers	Authorization functions
Product Managers	Product definition and authorization
End of day operators	Processing during end of day/ beginning of day
Financial Controller / Product Managers	Generation of reports

## Conventions

The following text conventions are used in this document:

**Table 2 Conventions and Meaning**

Convention	Meaning
<b>boldface</b>	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.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

## List Of Topics

This manual is organized into the following topics.

**Table 3 List Of Topics**

Topics	Description and Cross References
Preface	Preface gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Messaging System - An overview	It is a snapshot of the features that the module provides. The topics which are part of Messaging System - An overview are: <ol style="list-style-type: none"> <li><a href="#">1. Introduction</a></li> <li><a href="#">2. Features Provided for Processing Outgoing Messages</a></li> <li><a href="#">3. Set up Messaging Preferences</a></li> </ol>
Messaging Branch Preferences Maintenance	This topic specifies the messaging branch preferences. The topics which are part of Maintaining Messaging Branch Preferences are: <ol style="list-style-type: none"> <li><a href="#">1. Messaging Branch Preferences Screen</a></li> <li><a href="#">2. Message History Retrieval Summary</a></li> <li><a href="#">3. Outgoing Message Browser</a></li> </ol>
Media Types Maintenance	This topic discusses the procedure to maintain details of the media through which messages can be transmitted from and to your bank. The topics which are part of Media Maintenance Types are: <ol style="list-style-type: none"> <li><a href="#">1. Media Maintenance Screen</a></li> <li><a href="#">2. Operations on a Media Maintenance Record</a></li> </ol>

Table 3 (Cont.) List Of Topics

Topics	Description and Cross References
Maintaining addresses for a customer	<p>This chapter discusses the procedure for maintaining addresses for the customers. The topics which are part of Maintaining addresses for a customer:</p> <ol style="list-style-type: none"> <li>1. <a href="#">About Privacy By Design</a></li> <li>2. <a href="#">Customer Address Screen</a></li> <li>3. <a href="#">Viewing Customer Address Details</a></li> <li>4. <a href="#">Capturing the Address of a Customer - Media Combination</a></li> <li>5. <a href="#">Operations on a Customer Address Maintenance Record</a></li> <li>6. <a href="#">Customer Entity Details Maintenance</a></li> <li>7. <a href="#">Customer Details Maintenance</a></li> <li>8. <a href="#">Additional Address Maintenance</a></li> <li>9. <a href="#">Customer Address Replication</a></li> </ol>
Advice Formats Maintenance	<p>This topic explains the procedure for maintaining advice formats. The topics which are part of Maintaining Advice Formats are:</p> <ol style="list-style-type: none"> <li>1. <a href="#">Advice Format Maintenance Screen</a></li> <li>2. <a href="#">Operations on the Advice Format Maintenance Record</a></li> </ol>
Processing Outgoing Messages	<p>This chapter explains the procedure involved in generating an outgoing message. The topics which are part of Processing Outgoing Messages are:</p> <ol style="list-style-type: none"> <li>1. <a href="#">Introduction</a></li> <li>2. <a href="#">Generating Ad-hoc FpML Messages</a></li> <li>3. <a href="#">Forward Processing of Events</a></li> </ol>
Defining Free Format Messages	<p>This chapter explains process of defining free format messages. The topics which are part of Defining Free Format Messages are:</p> <ol style="list-style-type: none"> <li>1. <a href="#">Message Template Maintenance</a></li> <li>2. <a href="#">Free Format Message Maintenance for Customer Details</a></li> </ol>
Making a Query	<p>This chapter explains the query process. The topics which are part of Making a Query are:</p> <ol style="list-style-type: none"> <li>1. <a href="#">Advanced Search</a></li> </ol>
Glossary	<p>Function ID Glossary has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.</p>



## Related Documents





Along with this user manual you may also refer the following related manuals:

- *Core Services*
- *Core Entities*
- *Settlements*
- *User Defined Fields*

## Symbols, Definitions and Abbreviations

The following are some of the Symbols you are likely to find in the manual:

**Table 4 Symbols**

Icons	Functions
	Exit
	Add row
	Delete row
	Option List

The images used in the documentation are of illustration purpose and need to be used only for reference.

For more information, refer to *Accessibility User Manual*.

# 1

## Messaging System - An overview

This topic contains following sub-topics:

- [Introduction](#)
- [Features Provided for Processing Outgoing Messages](#)
- [Set up Messaging Preferences](#)

### 1.1 Introduction

The messaging module of Oracle Lending is designed to handle your outgoing and incoming messages. The module supports various types of media like Mail, S.W.I.F.T. While defining a product, you can indicate the messages that should be generated for the events that take place during the lifecycle of contracts involving the product. When the events for which a message should be generated occur, the message is automatically generated to the concerned party. The message is transmitted to the customer's address through the media that you have specified, and in the format and language that you maintain for the customer – message combination.

While entering the details of a contract you can choose to generate or suppress the message. You also have the option to prioritize the urgency with which a S.W.I.F.T. message should be generated.

### 1.2 Features Provided for Processing Outgoing Messages

In the case of outgoing messages, the module provides for the generation of messages using formats that you can define. By maintaining message formats you can ensure consistency across the branches of your bank. The module provides a host of features to enter or authorize testwords and to interface with media control systems to actually generate the message.

#### **Several Customer Addresses for a Given Media**

With Oracle Lending multi branch set up, the customers of your bank can operate their accounts from several locations. Based on the convenience of your customers, you can send messages to locations of their choice.

Oracle Lending provides for the setting up of several addresses for a given customer - media combination.

In addition, you can also associate a language with an address. All messages sent to the address is expressed in the language that you indicate.

#### **Free Format Messages**

In the course of your daily banking operations you may want to generate messages that are not automatically generated by the system or you may have to communicate a message that is very specific to a customer.

In Oracle Lending, you can personalize a message by defining a free format message and linking it to a customer - address combination. Whenever the message is to be generated it bears the personalized format that you have defined.

### **MCS Maintenance**

Media Control System (MCS) needs to be configured. For more information, refer to the *Core Messaging System User Manual*.

## 1.3 Set up Messaging Preferences

You can specify messaging preferences which governs the workflow aspects of the messaging system module at your branch. You can indicate the following preferences:

- The number of days for which outgoing messages should be kept in the browser.
- Whether a testword is required for Telex messages.
- The activities on a message that require authorization.

# 2

## Messaging Branch Preferences Preferences

The messaging preferences that you indicate for your branch governs the workflow aspects of the messaging system module. You can specify messaging preferences for your branch in the **Messaging Branch Preferences** screen. In this screen you can indicate:

- The number of days for which outgoing messages should be kept in the browser
- Whether a test word is required for Telex messages and
- The activities on a message that require authorization



### Note:

You can specify preferences only for the branch from which you logged onto Oracle Lending.

This topic contains following sub-topics:

- [Messaging Branch Preferences Screen](#)
- [Message History Retrieval Summary](#)
- [Outgoing Message Browser](#)

### 2.1 Messaging Branch Preferences Screen

Specify the **User ID** and **Password**, and login to Homepage.

1. On the homepage, type **OLDPREFN** and click next arrow.

The **Messaging Branch Parameters Maintenance** screen is displayed.



### Note:

The fields which are marked in asterisk red are mandatory fields.

**Figure 2-1 Messaging Branch Parameters Maintenance**

2. If you are maintaining preferences for a new branch of your bank, click **New** from the Application Toolbar.
3. If you are calling a branch preference record that has already been defined, double-click a record of your choice from summary screen. In the **Summary** screen, all the branch preference records that you have entered are displayed in a tabular form.
4. You can enter below details in **Messaging Branch Parameters Maintenance** screen. For information on fields, refer to the field description table.

**Table 2-1 Messaging Branch Parameters Maintenance**

Field	Description
<b>Branch</b>	Specify the branch for which you are maintaining the preferences.
<b>Test Word Check</b>	You can indicate whether a testword needs to be entered before a telex message is generated from and received at your branch. You can state your preference from the <b>Yes</b> or <b>No</b> option that is available.
<b>Text for the Duplicate</b>	You have to indicate the text, which has to be sent as part of the duplicate message.
<b>Message Archive Period</b>	You have to indicate the method for archiving the messages. The options available are <b>Full</b> or <b>Partial</b> . In case of partial archival, the data pertaining to the message is archived. That is, body of the message is not archived. During full archival the data pertaining to the messages as well as the message gets archived. That is, body of the message is also archived.
<b>Message Archive Days</b>	Generated contract advices are automatically archived after the number of days specified.

Table 2-1 (Cont.) Messaging Branch Parameters Maintenance

Field	Description
<b>Authorization</b>	<p>You can perform several activities on a message that is to be generated from your branch and on those that have come in for your branch. For example, from the outgoing or incoming browser, you can change the address to which a message should be sent.</p> <p>In the <b>Branch Preferences</b> screen, you can indicate the activities which when performed on an incoming or outgoing message should be authorized. Several activities have been listed on this screen, select against an activity to indicate that when it is performed on a message it should also be authorized. Deselect it to indicate otherwise.</p> <p>The activities that you can choose from are:</p> <ul style="list-style-type: none"> <li>• <b>Cancel</b></li> <li>• <b>Branch Move</b></li> <li>• <b>Change Address</b></li> <li>• <b>Change Node</b></li> <li>• <b>Change Priority</b></li> <li>• <b>Release</b></li> <li>• <b>Repair</b></li> <li>• <b>Approve GI</b></li> <li>• <b>Regenerate</b></li> <li>• <b>Hold</b></li> <li>• <b>Change Media</b></li> <li>• <b>Reinstate</b></li> <li>• <b>Test Word</b></li> <li>• <b>Testword Check</b></li> <li>• <b>Entity</b></li> </ul>

5. After you have made the mandatory entries, **Save** the record. A user, bearing a different Login Id should authorize a branch preference record that you have created, before the End of day process (EOD) is run.

## 2.2 Message History Retrieval Summary

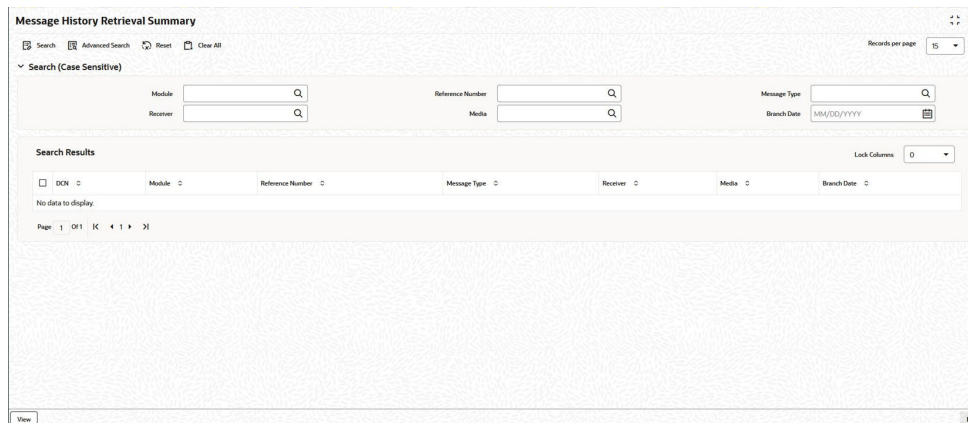
Archival is the process of storing old messages for future retrieval. You can specify the number of days for which an outgoing message should be kept in the **Outgoing Message Browser**. Advices which are in **Generated** status is automatically archived after the number of days that you specify.

Specify the **User ID** and **Password**, and login to Homepage.

1. On the homepage, type **OLSUNARC** and click next arrow.

The **Message History Retrieval Summary** screen is displayed.

**Figure 2-2 Message History Retrieval Summary**



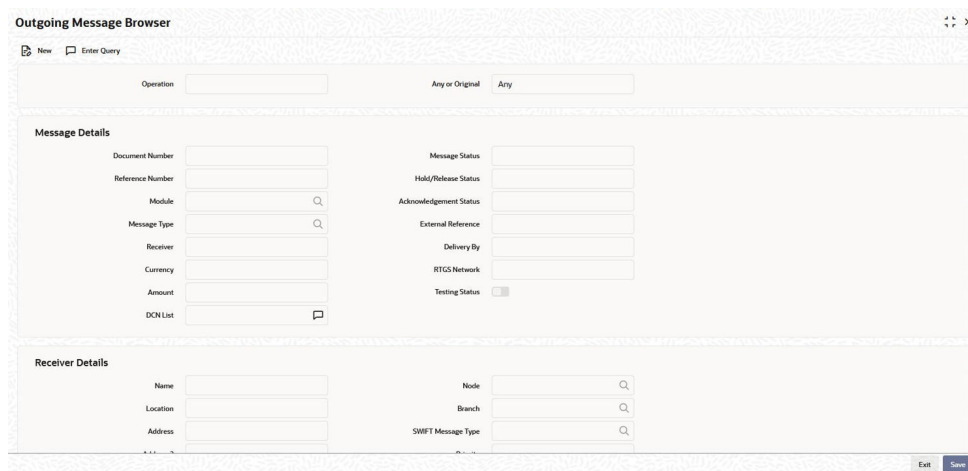
2. You can view only archived messages from the **Message History Retrieval Summary** screen.

## 2.3 Outgoing Message Browser

Specify the **User ID** and **Password**, and login to Homepage.

- On the homepage, type **OLDOUTBR** and click next arrow. The **Outgoing Message Browser** screen is displayed.

**Figure 2-3 Outgoing Message Browser**



# 3

## Media Types Maintenance

Advices and messages are generated when the events in the life cycle of contracts involving the front-end modules of Oracle Lending take place. In this table you can maintain the media through which these advices and messages are to be generated.

The Media Maintenance file enables you to maintain details of the media through which messages can be transmitted from and to your bank. You are able to receive from or route a message only through the media that you maintained in this screen. These specifications can be made only at the main branch and are applicable to all the branches of your bank.

The **Messaging System (MS)** module supports various types of media. Besides standard media modes like Mail, Telex and S.W.I.F.T. you can also maintain, other media like CHIPS, Email or any other country or customer specific media.

This topic contains following sub-topics:

- [Media Maintenance Screen](#)
- [Operations on a Media Maintenance Record](#)

### 3.1 Media Maintenance Screen

#### To capture details of media maintenance Screen

Specify the **User ID** and **Password**, and login to Homepage.

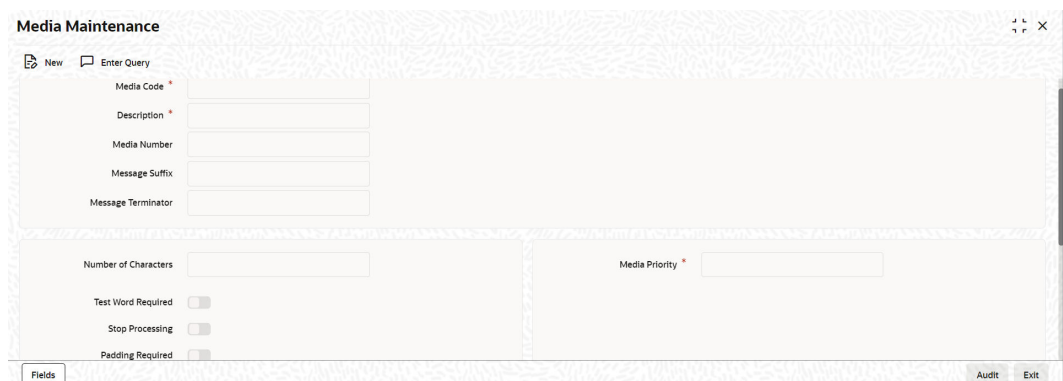
1. On the homepage, type **MSDMEDMT** and click next arrow.

The **Media Maintenance** screen is displayed.

#### Note:

The fields which are marked in asterisk red are mandatory fields.

**Figure 3-1 Media Maintenance**



The screenshot shows the 'Media Maintenance' application window. At the top left, there are 'New' and 'Enter Query' buttons. The main area contains several input fields: 'Media Code \*', 'Description \*', 'Media Number', 'Message Suffix', and 'Message Terminator'. Below these are 'Number of Characters' and 'Media Priority \*'. At the bottom, there are three checkboxes: 'Test Word Required', 'Stop Processing', and 'Padding Required'. A 'Fields' button is located at the bottom left, and 'Audit' and 'Exit' buttons are at the bottom right.



2. Click **New** from the application tool bar to maintain details of a new media type. The **Media Maintenance** screen is displayed without any details.
3. If you are calling a media maintenance record that has already been defined, double-click a record of your choice to open it from summary screen. In the **Summary** screen, all the media maintenance records that you have entered are displayed in a tabular form.
4. In this screen you can maintain the following:
  - The media types that can be used to transmit messages from and to your bank.
  - The compatible media for the media type you are maintaining.
5. The features of **Media Maintenance** screen are mentioned in below table. For information on fields, refer to the field description table.

**Table 3-1 Features of Media Maintenance Screen**

Field	Description
<b>Indicating a Code to Identify a Media Type</b>	<p>In Oracle Lending, each media type that you maintain is identified by a 15-character code called a <b>Media Code</b>. You can follow your own convention for devising this code. A media type could be S.W.I.F.T, Mail, FpML, E-mail, and so on.</p> <p>FpML (Financial products Markup Language) is an XML based message standard used for complex financial products.</p> <p>The code that you assign to a media type should be unique as it is used to identify the media. When you need to indicate that a message should be transmitted through a particular media type, you need to just specify the code assigned to the media type. The message is automatically routed through the media.</p>
<b>Opting for Message Markers</b>	<p>You can opt to append end-message markers to outgoing messages generated in a media. These markers are referred to as <b>Padding Characters</b> in Oracle Lending. Padding characters are, typically, be a standard set of characters, probably repeated. The padding characters that you specify are inserted, automatically, at the end of every outgoing message in the media. You can indicate the padding characters that mark the end of an outgoing message (in a specific media) in the Message Suffix field.</p> <p>When defining a media, you can also capture the padding characters that mark the end of incoming messages in the media. The system identifies the end of an incoming message, in a file containing several messages, when it encounters the padding characters you have captured for a media type. Enter the padded characters that mark the end of incoming messages in a media in the Message Terminator field.</p>
<b>Repeating a Set of Padding Characters</b>	<p>If you opted to suffix an outgoing message with a set of padding characters, indicate in the <b>Number of Characters</b> field the number of times the set should be repeated.</p> <p>The padding characters are suffixed to every outgoing message in the media as many times as you specify.</p> <p>You can enter a short description of the media type that you are maintaining. The description helps you to identify the code that it represents. The media description that you enter can contain upto 35 characters alphanumeric.</p>

Table 3-1 (Cont.) Features of Media Maintenance Screen

Field	Description
<b>Opting for Testword</b>	Telex messages can be generated from and received at your branch. Choose the <b>Testword Required</b> option to indicate that a test word is required for a telex message that is generated from your branch. The messages that are to be transmitted through media like Telex is sent by the Media Control System (MCS), which is connected to the node in which the database of your branch is installed.
<b>Stopping the Processing of Messages</b>	At any time, you can opt to halt the processing of messages in a specific media. To halt the processing of incoming and outgoing messages in a media, invoke this screen and navigate to the maintenance record for the media, and choose the <b>Stop Processing</b> option. When you save your changes to the record, Oracle Lending stops processing messages in the media.
<b>Indicating the Compatible Media for a Media Type</b>	For each media type that you maintain you can also indicate a list of the media types that are compatible with the media you are maintaining. A <b>Compatible Media</b> is one, which has a format compatible with the format required for the media being maintained. <b>Example:</b> You can select a compatible media code from the picklist available for this field. To add a compatible media for a media type, select the code that identifies the compatible media and click on the button. To delete a compatible media for a media type select the code that identifies the compatible media and click on the button. You can select a compatible media code from the picklist available for this field. To add a compatible media for a media type, select the code that identifies the compatible media and click on the button. To delete a compatible media for a media type select the code that identifies the compatible media and click on the button.

 **Note:**

The compatible media that you indicate for a media type should have already been maintained as a media through which messages can be transmitted.

- After you have made the mandatory entries, **Save** the record. A media maintenance record that you have created should be authorized by a user, bearing a different Login Id, before the End of Day process is run. Click **Exit** or **Cancel** to return to the Application Browser.

## 3.2 Operations on a Media Maintenance Record

On an existing Media Maintenance record, you can perform any of the following operations (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of a record.
- Authorize the record.
- Copy the details of a record on to a new one.
- Close the record.

- Reopen the record.
- Print the details of a record.
- Delete the details of a record.

# 4

## Maintaining Addresses for a Customer

The messages and advices that are sent to the customers of your bank can be transmitted through the media types that you maintain in the **Media Maintenance** screen.

A customer of your bank can have several addresses for a given media. To distinguish between one address and another for the same media, you can capture one address for every **Location**. You can maintain addresses for the customers of your bank for different media in the **Customer Address Maintenance** screen. In this screen, you can:

- Specify the media through which a message should be transmitted to a customer.
- Specify the address (es) of a customer for each media type.
- Assign a unique location for each address.
- Specify the answer back code for a telex advice.
- Assign a Test word for the customer.
- Indicate the messages that should be sent to this address.
- Specify the entity (ies) to whom the advices should be sent.
- In addition, you can also specify the language in which messages should be sent to an address.

In addition, you can also associate a language with an address. All messages sent to the address are expressed in the language that you indicate. It is important to note that you can send a message to a customer only if you have maintained a format for the in a language.



### Note:

The addresses that you maintain for the customer in this screen are additional to the ones that you maintained for the customer in the Customer Information File (CIF) of the Core Services module of Oracle Lending.

This topic contains following sub-topics:

- [About Privacy By Design](#)
- [Customer Address Screen](#)
- [Viewing Customer Address Details](#)
- [Capturing the Address of a Customer - Media Combination](#)
- [Operations on a Customer Address Maintenance Record](#)
- [Customer Entity Details Maintenance](#)
- [Customer Details Maintenance](#)
- [Additional Address Maintenance](#)
- [Customer Address Replication](#)

## 4.1 About Privacy By Design

Oracle Banking Corporate Lending implements **Privacy By Design** by protecting PII (Personally Identifiable Information) data.

- **Maintaining PII data**  
If the data comes under the following categories for an individual user, then it is considered as PII data.
  - Customer Name
  - Customer Contact Information
  - Demographic Information
  - Financial Information
  - Unique Identifiers

In Oracle Banking Corporate Lending, **Privacy By Design** is achieved by following methods.

- **Data Masking**  
Oracle Banking Corporate Lending masks the PII (Personally Identifiable Information) data to protect the privacy of the customer.
- **Right To Be Forgotten**  
Oracle Banking Corporate Lending provides **Right to be Forgotten** PII data provision, if the customers are no longer associated with the bank. Once the customer is forgotten in the system, customer data is not available for any operation (including query/re open) in **Detail** screen as well as in the **Summary** screen.
- **Granular Access**  
Oracle Banking Corporate Lending provides granular access to PII data based on the access group restrictions maintained in the user definition. Each customer is mapped to the access group and each user is provided access to that group. Based on the access group, you can query, view, create, amend, re-open, and so on the customer information.  
**Example:**  
For **USER1**, only **ACCGRP1** is mapped as **Allowed** in **Access Group Restriction**. In this case, **USER1** can create, modify, view, and query only the customers under access group **ACCGRP1**. However, **USER1** cannot create, modify, view or query the transactions for customers mapped to other access group.  
For **USER2**, only **ACCGRP2** is mapped as **Disallowed** in **Access Group Restriction**. In this case, **USER2** cannot create, modify, view, query for the customers under access group **ACCGRP2**. However, **USER2** can create, modify, view or query the transactions for customers mapped to other access group.
- **Transparent Database Encryption**  
It is required to encrypt sensitive application data on storage media completely transparent to the application itself. TDE encrypts data automatically when written to storage including backups, data dumps exports, and logs. Encrypted data is correspondingly decrypted when read from storage. Access controls that are enforced at the database and application layers remain in effect.
- **Data Portability**

As part of **Privacy By Design**, data portability feature is available for the following summary screens.

- OLSADMNT
- OLSCUENT
- OLSCUSAD

## 4.2 Customer Address Screen

To capture details of customer address maintenance screen

Specify the **User ID** and **Password**, and login to Homepage.

1. On the homepage, type **OLDCUSAD** and click next arrow.

The **Customer Address Maintenance** screen is displayed.

### Note:

The fields which are marked in asterisk red are mandatory fields.

Figure 4-1 Customer Address Maintenance

The screenshot shows the 'Customer Address Maintenance' application window. The toolbar includes 'New' and 'Enter Query' buttons. The main form area is divided into two columns. The left column contains fields for 'Customer Number \*', 'Location \*', 'Country', 'Answerback', 'Send by Email' (checkbox), 'Name', 'Name2', 'Address', 'Address 2', 'Address 3', 'Address 4', 'Fax Number', and 'Zip Code'. The right column contains fields for 'Media \*', 'Entity \*', 'Language', 'Test Required' (checkbox), 'Test Keyword', and 'Deliver By'. Fields marked with a red asterisk are mandatory. At the bottom of the window, there are buttons for 'Fields', 'Change Log', 'Audit', and 'Exit'.

2. Click the **New** button on the application toolbar to maintain a new address for a customer. The **Customer Address Maintenance** screen is displayed without any details.
3. If you are calling a customer address record that has already been defined, double-click a record of your choice to open its summary screen. In the **Summary** screen, all the customer address records that you have entered are displayed in a tabular form.

 **Note:**

In case of data masking, if **PII Allowed** check box is not selected in **User Maintenance** screen (SMDUSRDF), then **Country, Name, Name2, Address, Address 2, Address 3, Address 4, Fax Number, and Zip Code** field values are masked.

In case of granular access, address maintained for allowed list of customers are allowed for view, query, modify, authorize, re-open, copy, delete, and so on based on the preferences selected in **Access Group Restriction** tab available in the **User Maintenance** screen.

In case of right to be forgotten, all the PII fields maintained for the customer address are anonymized once the customer is forgotten in the **Forget Customer Process** screen (STDCSFRT).

For more information, refer to *Common Core - Security Management System User Guide*.

4. A customer of your bank can have several addresses for a given media. After you indicate details of the customer's address and the media through which messages to this address should be transmitted, you can indicate details of the messages that should be sent to the address.

## 4.3 Viewing Customer Address Details

You can view the customer address details in the **Customer Address Summary** screen.

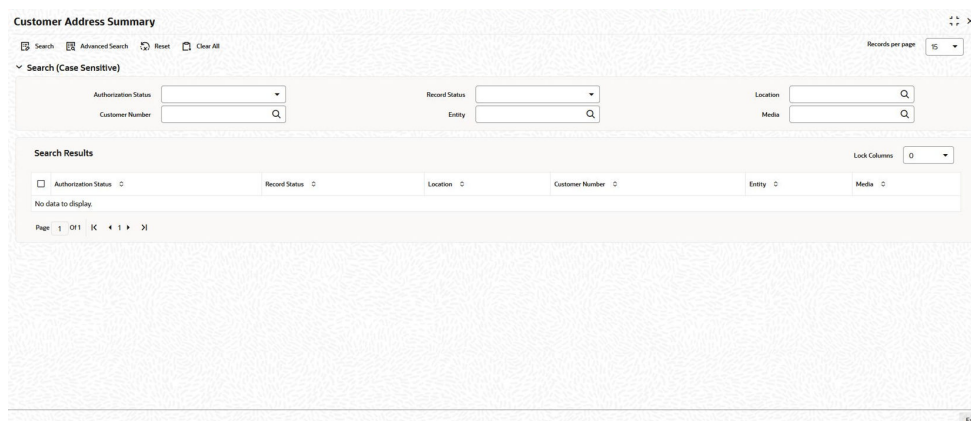
### To capture details of customer address summary screen

Specify the **User ID** and **Password**, and login to Homepage.

1. On the homepage, type **OLSCUSAD** and click next arrow.

The **Customer Address Summary** screen is displayed.

**Figure 4-2 Customer Address Summary**



2. The system allows you to perform a case-independent query (upper, lower, or mixed case) using the following fields:

- Customer Code
- Media
- Location
- Entity

You can perform a case independent search only if the parameter, **CASE\_SENSITIVITY** in `cstb_param`, is set to **Y**.

## 4.4 Capturing the Address of a Customer - Media Combination

### Indicating the Customer Code, Name and Address

You should indicate the code assigned to the customer in the Customer Information File (CIF). The name of the customer whose address you are maintaining is automatically displayed when you indicate the customer's code.

The address that you specify for a customer depends on the media for which you are maintaining addresses. The types of media that are supported include Mail, Telex and S.W.I.F.T.

If you are specifying the name, city, address, street address, and the fax number of the customer in Chinese, you can specify up to thirty five characters.

You are allowed to specify 35 characters in the name, city, address, street address, and the fax number of the customer fields

### Send by E-mail — Conditional

If your customer has an e-mail address, you can opt to capture it by clicking here. Use the first field against the address option to capture the e-mail address.

### Specifying the Media for Delivery of Advices

This feature is basically to enable segregation of advices sent to customers, based on media. You need to specify the media to be used for delivery of advices to customers. The available options are Telex, Fax, Mail, FpML and so on. If you choose **Delivery By** as e-mail, the end of day message spooling program is generated and spool the e-mails generated into a separate file.

For information on how to maintain the media for delivery of advices, please refer the chapter *Media Maintenance* of this User Manual.

### Indicating a location for the Address

As discussed earlier, a customer of your bank can have several addresses for the same media. To differentiate between one address of a customer and another for a given media, it is mandatory for you to specify a unique location for each address. The location that you specify for an address is used as a unique identifier for the customer address.

### Indicating the Entities for Sending the advices

You can send advices to different entities in addition to the default counterparty by linking the entity (ies) to the customer.

When an advice is generated for the customer linked to entities, each entity receives a copy of the advice. If you choose \$\$\$ from the option list then the message is sent to all the entities of the customer. Otherwise the message is sent to only to the specific customer entity that you maintain here.



 **Note:**

The option list displays all the entities that you have maintained for each customer in the **Customer Entity Details** screen. For maintaining customer entities refer to *Maintaining Customer Entity Details* section in this manual.

### Indicating the Language

In this screen you can specify the language in which the messages sent to the address should be expressed. You can choose a language code from the picklist available for this field.

The language code that you specify is taken to be the default language in which all messages sent to the address are expressed.

 **Note:**

To send a message to a customer in a particular language you should have also maintained a *message format* for the language in the **Advice Format Maintenance** screen.

### Indicating the Branch

For a customer address - message type combination, you can indicate the branch (es) from which the message can be sent to the address. With Oracle Lending you can offer your customers the facility to effect a transaction from any of the branches of your bank. Hence, you can indicate the branches from where a message should be generated. You can select a branch code from the picklist that is available.

 **Note:**

You can use the wildcard **All** indicating that the message can be sent to the address in the defined format from all the branches of your bank. For example, if you indicate **All** in the branch field for the message type **Payment Message** it means that the format is applicable whenever a payment message is generated from any of the branches of your bank.

### Indicating the Message Type for the Specific Address

A message type is always associated with a module. You should indicate the messages to be sent to the address you have defined for the customer, by picking up the message types for the respective module.

You can use the wildcards **Any Statement Type/Advice Type** or **Any Message Type** indicating that all messages for the customer should be sent to the address being defined. Based on the Branch Level Parameter, you can choose to have

- **Any Statement Type** and/or **Any Advice Type**
- **Any Message Type**

**Example:**

Ms. Keturah Smith has five accounts with Kuber's bank. Three of the accounts were opened at Kuber's bank, London, and two at Kuber's bank Surrey.

Ms. Smith had requested that an advice be sent to her every month by mail with the following instructions:

- The advice for the accounts at London should be sent by mail to her residential address at London and
- The advice for the accounts at Surrey should be sent to her office address.

In this screen you should indicate:

- **Module + Message Type** - Accounting (AC) + Account Statement
- **Branch** - London
- **Module** - All
- **Copies** - 1

You should also maintain a new customer address record for Ms. Smith's Surrey address and a unique location for that address.

### Indicating the Number of Copies of the Message to be Generated

You can indicate the number of copies of the message that should be sent to this location each time it is generated. The number you specify here, is the default number of copies of the message that are generated each time a message is sent to this location through the media you have specified.

If you indicate that more than one copy should be sent to a location, the first message is the original and the others are marked as **Copy**.

Different values can be maintained for each individual message. You can suppress the generation of the message, defined for a customer, media and location combination, by specifying Zero in the column. Only those messages whose value is set at zero is suppressed. However during EOD processing, all the messages with suppressed status are deleted.

#### **Note:**

For payment messages, Oracle Lending defaults to **One** indicating that only one payment message is generated.

### Specifying a Format for the Message

You can specify the format in which a message should be sent to a customer's address. To recall, you have defined the default format for a message type in the **Advice Format Maintenance** screen.

You can choose to use the default format defined for the message type or you can indicate another format for the message. If you leave this field blank the default format specified for a message type in the **Advice format** screen is used. However, if you want to personalize a message to make it specific to a customer, you can indicate the code of the format that should be used for the advice - customer combination.

#### **Example:**

You have maintained a standard format for the advices that are sent from your bank in the Advice Format screen.

However, for Mr. Andrew Scott, a non-resident customer you want to personalize the account statement rather than send him the standard one defined in the advice format screen.

To make this possible you can indicate the code of a format that you defined specific to Mr. Scott. Whenever an advice is sent to Mr. Scott from your bank, it is in the format that you have defined in this screen. Note that the special format should first be defined in the advice format screen before it can be associated with Mr. Scott's address.

## 4.5 Operations on a Customer Address Maintenance Record

On an existing Customer Address Maintenance record, you can perform any of the following operations (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of a record
- Authorize the record
- Copy the details of a record on to a new one
- Close the record
- Reopen the record
- Print the details of a record
- Delete the details of a record

## 4.6 Customer Entity Details Maintenance

You can maintain additional entities for a customer to whom copies of advices need to be sent in addition to the default counterparty through the **Customer Entity Details** screen.

### To capture details of customer entity details screen

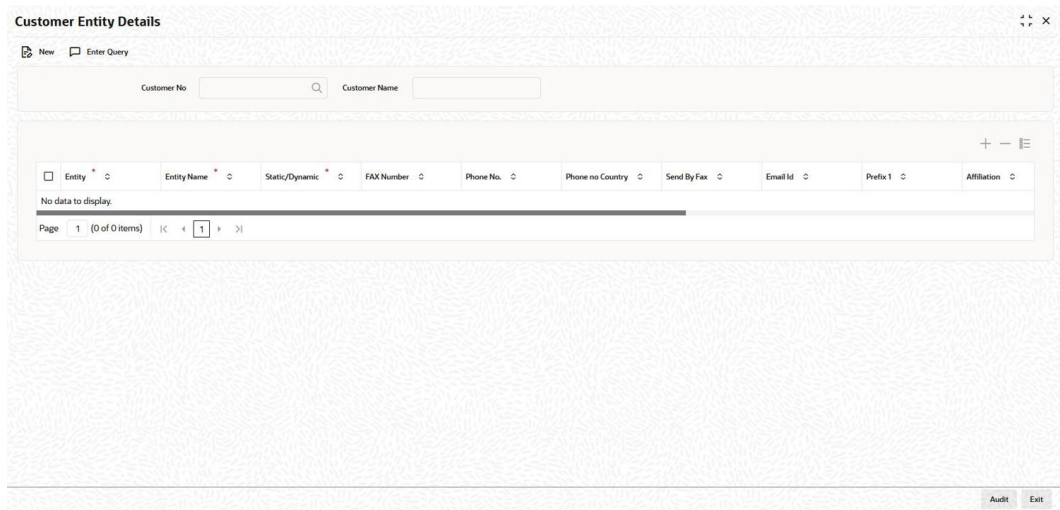
Specify the **User ID** and **Password**, and login to Homepage.

1. On the homepage, type **OLDCUENT** and click next arrow.  
The **Customer Entity Details** screen is displayed.

 **Note:**

The fields which are marked in asterisk red are mandatory fields.

**Figure 4-3 Customer Entity Details**



2. You can enter below details in **Customer Entity Details** screen. For information on fields, refer to the field description table.

**Table 4-1 Customer Entity Details**

Field	Description
<b>Customer Number</b>	To maintain the entity for the particular customer you need to specify the customer number. Select the customer number from the option list.
<b>Entity</b>	You can define the additional entity you want to maintain for the customer.
<b>Entity Name</b>	Here you have to describe the entity that you are maintaining. This is used in the messages sent to the entity. Enter the name of the recipient using a maximum of 35 characters alphanumeric.
<b>Entity Type</b>	You can define an entity type here. You can link the various entities you maintain to an entity type.
<b>Fax Number</b>	Specify the FAX Number associated with the entity.
<b>Phone Number</b>	Specify the phone number associated with the entity.
<b>Send by FAX</b>	Select this box to indicate that the notices to the entity need to be sent through FAX.
<b>Email Id</b>	Specify the email Id associated with the entity.
<b>Send by Email</b>	Select this box to indicate that the notices to the entity need to be sent through Email.
<b>Send FpML</b>	Select this box to indicate whether FpML notices need to be sent to the customer entity.

For more details related to the FpML messages, refer the chapter *Processing Incoming Messages* in this user manual.

 **Note:**

In case of data masking, if **PII Allowed** check box is not selected in **User Maintenance** screen, then the **Customer Name, Entity Name, Fax Number, E-mail ID, Phone No,** and **Phone No Country** field values are masked.

In case of granular access, customer entity details maintained for allowed list of customers are allowed for view, query, modify, authorize, re-open, copy, delete, and so on based on the preferences selected in **Access Group Restriction** tab available in the **User Maintenance** screen.

In case of right to be forgotten, all the PII fields maintained for the customer entity are anonymized once the customer is forgotten in the **Forget Customer Process** screen.

For more information, refer to *Common Core - Security Management System User Guide*.

## 4.7 Customer Details Maintenance

In **Customer Maintenance** screen you can capture basic personal and bank details of the customers. If the customer details are maintained in this screen or **External Customer Input (STDCIFCR)/ Customer Maintenance (STDCIF)** screen, then you can fetch the customer details in **Contract and Commitment - Contract Input (OLDTRONL)**.

For more information, refer to *Core Entities User Manual*.

### To capture details of customer maintenance screen

Specify the **User ID** and **Password**, and login to Homepage.

1. On the homepage, type **OLDCUSMT** and click next arrow.  
The **Customer Maintenance** screen is displayed.

 **Note:**

The fields which are marked in asterisk red are mandatory fields.

Figure 4-4 Customer Maintenance

The screenshot shows the 'Customer Maintenance' interface. At the top, there are search and navigation options: 'New', 'Enter Query', and window controls. Below this, there are input fields for 'Customer Number', 'Customer Name', 'Customer Name2', and 'Local Branch' (with the value '011'). The main section is titled 'Customer Details' and is divided into two columns of fields. The left column includes: SSN, EG Number, Gfcd, MEI (Market Entity Identifier) Code, ZIP Code, Attention, Has Active Contract (checkbox), Last Activity Date, CIF Status, Since, Local Group Status Processing (checkbox), and External Group Status Processing (checkbox). The right column includes: Customer Category, Classification, Change Group, Tax Group, Interest Group, Obligor Risk Rating, Default Media, Primary BIC, Local SIC, and Cluster Id. At the bottom, there are buttons for 'Fields', 'Change Log', 'Audit', and 'Exit'.

2. To update the worst status of the customer CIF status and customer loans the following check boxes need to be selected:
  - **Local Group status Processing** – To enable the group status change within OBCL.
  - **Ext Group status Processing** – To enable the group status change integration with FCUBS.
3. Pricing benefits are offered to customers based on eligibility criteria, validity period, and the benefits of the scheme in Oracle FLEXCUBE Relationship Pricing. **Relationship Pricing** check box can be selected for applying RP rate for interest, charge and fee components.

 **Note:**

In case of data masking, if **PII Allowed** check box is not selected in **User Maintenance** screen, then **SSN** and **Zip Code** field values are masked. In case of granular access, customer details maintained for allowed list of customers are allowed for view, query, modify, authorize, re-open, copy, delete, and so on based on the preferences selected in **Access Group Restriction** tab available in the **User Maintenance** screen.

In case of right to be forgotten, all the PII fields maintained for the customer are anonymized once the customer is forgotten in the **Forget Customer Process** screen.

For more information, refer to *Common Core - Security Management System User Guide*.

## 4.8 Additional Address Maintenance

You can maintain addresses of parties to whom messages need to be sent through the **Additional Address Maintenance** screen. This maintenance is used for sending GCN messages to non-customers of your bank.

**To capture details of additional address maintenance screen**

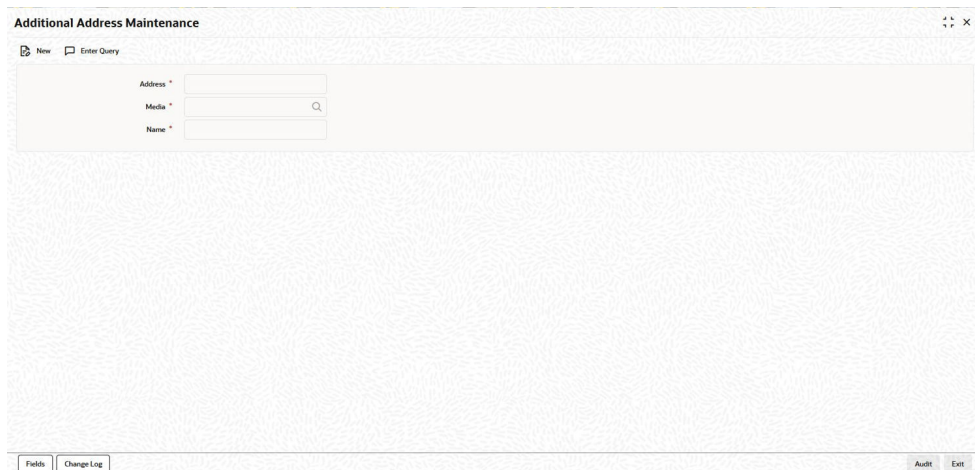
Specify the **User ID** and **Password**, and login to Homepage.

- On the homepage, type **OLDADMNT** and click next arrow.  
The **Additional Address Maintenance** screen is displayed.

 **Note:**

The fields which are marked in asterisk red are mandatory fields.

**Figure 4-5 Additional Address Maintenance**



 **Note:**

In case of data masking, if **PII Allowed** check box is not selected in **User Maintenance** screen, then **Name** field value is masked. For more information, refer to *Common Core - Security Management System User Guide*.

## 4.9 Customer Address Replication

After creating a customer in **External Customer Input** screen (STDCIFCR), a default record is created with Entity as **CIF** and Entity type as **Static** in **Customer Entity Details** (OLDCUENT) screen. This entity automatically creates an address in **Customer Address Maintenance** (OLDCUSAD) screen from **External Customer Input** screen.

You can upload the customer entity creation data using **ENTADDREP** job. In addition, you can use **OLDUPLD** screen to upload the entity.

 **Note:**

If you do not want to replicate the customer address, you can set the `customer_address_replication` parameter as **N** in bank parameters maintenance table.



# 5

## Advice Formats Maintenance

The advices that are generated from your bank has a definite format. In the advice format maintenance screen you can specify formats and indicate the messages and advices that should use the formats you have defined.

By maintaining message formats you can ensure consistency across the branches of your bank. You can maintain advice formats either by:

- Using the format editor on the screen to enter the format or
- Importing the format from an ASCII file

Message formats are maintained at the bank level and it is applicable to all the branches of your bank.

This topic contains following sub-topics:

- [Advice Format Maintenance Screen](#)
- [Operations on the Advice Format Maintenance Record](#)

### 5.1 Advice Format Maintenance Screen

#### To capture details of advice format maintenance screen

Specify the **User ID** and **Password**, and login to Homepage.

1. On the homepage, type **OLDADVFM** and click next arrow.  
The **Advice Format Maintenance** screen is displayed.

 **Note:**

The fields which are marked in asterisk red are mandatory fields.

**Figure 5-1 Advice Format Maintenance**

2. If you are maintaining a new advice format, click the **New** button on the Application toolbar. The **Advice Format Maintenance** screen is displayed without any details.
3. If you are calling an advice format record that has already been defined, double-click a record of your choice to open it in summary screen. In the **Summary** screen, all the advice format records that you have entered are displayed in a tabular form
4. You can define a **Format** in **Advice Format Maintenance** screen as per the following table. For information on fields, refer to the field description table.
  - **Assigning a Code to a Format**  
 In Oracle Lending, each format that you define is identified by a fifteen-character code called a format code. You can follow your own convention for devising this code.  
  
 The code that you assign to a format should be unique as it is used to identify the format. When you need to use a format that you have defined, you need to just specify the code assigned to the format. The details of the format are automatically become applicable to the message.
  - **After you Assign a Code to a Format you can Indicate:**
    - The number of lines that should be contained in a page when the advice is printed.
    - The number of columns that should be contained in a page when the advice is printed.
    - The language of the message.
    - The form type attached to the format.
  - **Indicating the Language of a Format**  
 A message can be sent to a customer in different languages. To make this possible, you need to maintain a format in different languages.
  - **Entering an Advice Format Using the Format Editor**  
 To enter a format using the format editor, click positioned next to **Format Text**. In the note pad that is invoked you can actually tailor an advice to suit your requirements. The format editor has certain keywords, which signify different options, which you can use to create a format. The following table contains a comprehensive list of the key words that can be used in the format editor.

Keyword	What it signifies
#RH	Indicates the start of the report header section.
#PH	Indicates the beginning of the header for a page.
#EF	Indicates both the end of the header section of the report or the end header of a page.
#RF	Indicates the start of the report footer section.
#PF	Indicates the start of the footer of a page.
#EF	Indicates both the end of the footer of a report or page.
#B	Indicates the start of the body of the message.
#EB	Indicates the end of the body of the message.
#CL	Indicates that you can collapse a line.
#EC	Indicates the end of a line that you have collapsed
#LOOP	Indicates the beginning of a loop.
#END-LOOP	Indicates the end of a loop.
#IF	Indicates a continual section.
#ANDIF	Indicates a continual section.
#ORIF	Indicates a continual section.
#ENDIF	Indicates the end of a conditional.

For instance, you need to define the tags `_FX-RATE_` and `_EXFX_DATE_` for the following advices in order to have the exchange rate and exchange fixing rate in them:

Event	Advice Name	Remarks
DNOT	DRAWDOWN_NOTC	Borrower message during drawdown booking.
DNOT	PART_DRAWDOWN_NO TC	Participant message during drawdown booking.

Similarly, you need to define the tags `_EXCHANGE_RATE_` and `_EXFX_DATE_` for the following advices given in in order to have the exchange rate and exchange fixing rate in them:

Event	Advice Name	Remarks
RNOT	BORR_RNOT_ADV	Borrower message during split rollover booking.
CRNT	BORR_CRNT_ADV	Borrower message during consol rollover booking.
CRNTRNOT	PART_RNOT_ADV	Participant message during split rollover booking. Participant message during Consol rollover booking.

- **Indicating the Character Type**  
Select the character type from the adjoining drop-down list. The list displays the following values.
  - Simplified Chinese
  - Traditional Chinese

- **Blank**

If the option **Simplified Chinese** or **Traditional Chinese** is selected, then the system indicates that the template used in the advice format comprise of Chinese characters and the same is used while generating the message to convert the specific tags like Date, Currency and Amount fields in the message with selected language.

In the Advice format, for the fields **Columns** and **Lines**, you can maintain up to the maximum of 200 characters in each line of the advice and the maximum number of lines can be 999. This is applicable for normal English format advice.

If the column is maintained as 80, the system considers 80 Chinese characters in each line of the advice for Chinese characters or combination of English and Chinese. The number of lines also goes as per the maintenance or up to max of 999 lines for Chinese advices as well. This is applicable for the Chinese (Simplified/Traditional) and combination of English and Chinese (Simplified/Traditional).

During the Advice generation, conversion of amount, date or currency into Chinese Simplified or Traditional happens based on the mapping and if the corresponding mapping is not available, then the system retains the English equivalent of the values.

- **Indicating the Messages that Should Use a Format**



After you have defined a format and assigned it a code you can indicate the list of messages that should use the format.

The format that you define for a message in this screen is taken to be the default format that is used whenever the message is generated from your bank.

For each message that you specify, you can also indicate the combinations in which the format should be used. The combinations available are:

- **Module**
- **Branch**
- **Currency**
- **Product** and
- **Media**

Thus, you can specify a format for different message combinations. This indicates that for any of the above five and message type combinations, you can use this format.

To add a message to the list of messages that can use the format, enter the details of the message and click . To delete a message from the list, select the message and click .

- **Specifying UDF Values**

Refer the *User Defined Field user manual* for more information.

5. After you have made the mandatory entries, **Save** the record. A user, bearing a different Login Id should authorize an advice format maintenance record that you have created, before the End of day process (EOD) is run.

## 5.2 Operations on the Advice Format Maintenance Record

On an existing Advice Format Maintenance record, you can perform any of the following operations (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record).

- Amend the details of a record
- Authorize the record
- Copy the details of a record on to a new one
- Close the record
- Reopen the record
- Print the details of a record
- Delete the details of a record

# 6

## Processing Outgoing Messages

This topic contains following sub-topics:

- [Introduction](#)
- [Generating Ad-hoc FpML Messages](#)
- [Forward Processing of Events](#)

### 6.1 Introduction

Here, the procedure involved in generating an outgoing message is explained. To recall, you have already maintained:

- The type of messages that can be generated at your bank
- Formats for the various messages
- The media through which messages should be transmitted
- A media control system to receive and transmit messages for a given media
- The addresses for a customer for a given media

In each module of Oracle Lending, you can define products. While defining products you also indicate the messages that should be associated with an event in the life cycle of a contract involving the product.

A contract goes through several events during its lifecycle. A message for an event is triggered for generation when the event is authorized.

#### **Example**

You have defined a product to cater to short-term loans. You have indicated that the following messages should be generated when events take place:

Event	Message
INITIATION	Initiation Advice
LIQUIDATION	Liquidation Advice

When you initiate a short-term loan involving the product an Initiation Advice is triggered for generation. Similarly, if you make a repayment on the loan, the liquidation advice defined for the event is triggered for generation.



#### **Note:**

In this context advices and messages are commonly referred to as messages.

Depending on the product - message - customer details that you have set up, Oracle Lending determines the address and the media through which the message should be transmitted.

If a message is to be transmitted through mail, it has to be printed. If the message is to be transmitted through Telex, you need to enter the testword (if it is required for the message). The messages that are to be transmitted through media like Telex and S.W.I.F.T. are sent by the Media Control System (MCS), which is connected to the node in which the database of your branch is installed.

A message that is triggered for generation can be sent in the background or can be generated on-line. An outgoing message is processed based on the preference that you state.

 **Note:**

The messages that are triggered by an automatic event like the generation of a tracer for an LC, billing notice and delinquency notice for a loan, etc., are put in the Outgoing Browser by the automatic function itself. This is because events triggered by an automatic function do not require authorization.

This topic contains following sub-topics:

- [Manual Generation of Outgoing Messages](#)
- [Features of Outgoing Message Browser](#)
- [Viewing messages with different authorization status](#)
- [Operations you can perform on an outgoing message](#)

## 6.1.1 Manual Generation of Outgoing Messages

If the background message process is not running, all the messages that are triggered for generation are displayed in the **Outgoing Message Browser** from where you can generate the message.

You can generate messages from the Outgoing Browser at any time in the day.

### To capture details of outgoing message browser screen

Specify the **User ID** and **Password**, and login to Homepage.

- On the homepage, type **OLSOUTBR** and click next arrow.  
The **Outgoing Message Browser** screen is displayed.

Figure 6-1 Outgoing Message Browser

## 6.1.2 Features of Outgoing Message Browser

The following details of a message are displayed in the Outgoing Message Browser:

- The reference number of the contract for which the message belongs (for an account statement it is the account number.)
- The module to which the contract belongs (Loans and Deposits, Bills and Collections, and so on.)
- The type of message that is to be generated (For example, debit advice, credit advice, and so on.)
- The recipient of the message.
- The amount that is contained in the message. For example, if the message is a loan initiation advice, it is the loan amount, if it is a liquidation advice, it is the liquidation amount, and so on. Messages that do not involve an amount, like an acknowledgment tracer, does not have an amount.
- The currency in which the amount or account is expressed.
- The status of a message.
- The value date for payment messages. This enables you to query messages using the Value Date.
- The customer entity of the recipient to whom the message is sent. This field is specific to **Loan syndication Module**. You can query messages using the **Customer Entity** field. If you select \$\$\$ as the Entity, all messages related to the recipient are displayed.
- The status of the message - whether generated, un-generated or in repair.
- The authorization status.
- The **Hold** status - whether the message is on hold or not.
- The **Interdict** status, which is the status of the Global Interdict check. This cannot be modified.
- The **OFAC** Status, if OFAC validation is required. This cannot be modified.
- The custom reference number of the contract related to the message.
- The swift message type corresponding to the message.



- The counterparty for the contract related to the message.
- The account number related to the message.
- The primary address, indicating whether the receiver's address in the message is a primary address or not.

A message that is displayed on the **Outgoing Message Browser** can bear one of the following statuses:

- **Held**
- **Released**
- **Canceled**
- **Reinstated**
- **Repair**
- **Generated**
- **Ungenerated**
- **Sent**

For a message that was put into the repair status, the exception that occurred while the message was being processed is shown. The following details of the message are also displayed, and you have an option to change them. They are:

- The address to which a message should be sent.
- The media through which the message is transmitted.
- The priority with which a message should be sent and
- The branch from where the message should be sent.
- The node from which the message is generated.

### 6.1.3 Viewing messages with different authorization status

You can choose to view the details of the outgoing messages on this browser based on the status of a message. Oracle Lending offers you several options to choose from.

The options available are:

- **All** - Indicating that you can choose to view details of all outgoing messages in any status whether authorized or unauthorized.
- **Authorized** - Indicating that you can view details of only the authorized messages bearing a specific status.
- **Unauthorized** - Indicating that you can view details of only the unauthorized messages bearing a specific status.

After indicating your preference, you can indicate the status for which you want to view message details. You can choose from these options:

- **Cancelled**
- **Reinstated**
- **Repair**
- **Sent**

- **Ungenerated**
- **Generated**
- **Handoff**
- **Processed**
- **Confirmation Pending**

Select the option(s) for which you like to obtain details. You can choose to view details of the messages under one or all the options that are available.

### **Example**

#### **Case 1**

You have specified that you want to view details of the **authorized** messages. You have also ticked against ungenerated.

In this case, all the messages that are authorized and yet to be generated are displayed.


#### **Case 2**



You have specified that you want to view details of the **unauthorized** messages. You have also ticked against **Reinstated** and **Canceled** the details of all the unauthorized messages that have been reinstated are displayed in a particular color and the unauthorized messages that were canceled are displayed in a different color.


## 6.1.4 Operations you can perform on an outgoing message



The operations that you can perform on an outgoing message are determined by the rights that you have been assigned in the Security Management System (SMS) module of Oracle Lending. If a function in the Outgoing Browser is disabled, it means that the function is not allowed for the record.

Operations	Description
<b>Generate button</b>	Click to generate an outgoing message. You can generate un-generated and repaired messages. When you click <b>Generate</b> , the system examines the contract status for which the message is generated and does not generate a message in the following condition: <ul style="list-style-type: none"> <li>• If the contract is reversed</li> <li>• If the message is on hold</li> <li>• If the message maintenance is not authorized and the message is moved to repair queue</li> </ul>

Operations	Description
<b>Hold button</b>	<p>Click if you need to temporarily stop generating an outgoing message. Authorizing Supervisor can view details and then release the messages or change their status to Carry Forward, which in turn can be released on further authorization.</p> <div data-bbox="1123 453 1458 1024" style="border-left: 2px solid #0070C0; padding-left: 10px; background-color: #E6F2FF;"> <p> <b>Note:</b></p> <p>Messages with Hold status must either be carried forward or released, before you execute the EOD processes at the branch; else the system displays an error message. However, if the message is cancelled, then the system does not display error message, though the status is <b>Hold</b>.</p> </div>
<b>Release button</b>	Click if you need to release a message which is on hold.
<b>Cancel button</b>	Click if you need to cancel an outgoing message. You can cancel messages with <b>Ungenerated</b> and <b>Hold</b> status.
<b>Reinstate button</b>	Click if you need to reinstate cancelled outgoing messages.

Operations	Description
<p><b>Testword Input button</b></p>	<p>Telex messages for which a testword is required is put into the repair status. To enter the testword in order to remove a message from the repair status, Highlight the message(s) then Click the Test word Input button.</p> <p>The complete telex message is displayed on the screen and you are prompted to enter the testword.</p> <div data-bbox="1123 537 1458 1283" style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> <b>Note:</b></p> <p>The test word entry for a telex message has to be authorized if you have indicated so in the Messaging Branch Preferences screen. If the testword entry requires authorization then on successfully entering the testword, the message moves from the repair status to an unauthorized status. In this case, the message can be generated only after the testword entry is authorized.</p> </div>
<p><b>Authorize Testword button</b></p>	<p>Click if you are provided rights to authorize testword entered for a Telex message. While authorizing you have to re-enter the testword.</p>
<p><b>Change Priority button</b></p>	<p>Click if you need to change the priority, for sending a payment message which is yet to be generated.</p> <div data-bbox="1123 1516 1458 1776" style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> <b>Note:</b></p> <p>In the Background, Oracle Lending generates messages on the priority basis.</p> </div>

Operations	Description
<b>Change Media button</b>	<p>Click if you need to change the media through which a message is transmitted, before it is generated. Media of transmission of a message is changed if there is a failure of the medium at the recipient's end.</p> <div data-bbox="1122 453 1458 741" style="border-left: 2px solid #0070C0; padding-left: 10px; background-color: #E6F2FF;"> <p> <b>Note:</b></p> <p>The selected media through which a message is transmitted should be available to the recipient.</p> </div>
<b>Print button</b>	<p>Click if you need to print an outgoing message. When you click <b>Print</b>, option is provided to select spool or print on-line. Messages that are transmitted through mail and those cancelled should be printed. You can also choose to print the details of messages transmitted through other media types.</p> <p>The system provides an option to spool the advices in PDF format. When you click the <b>Print/Spool</b> button, you can view the selected advice in PDF file. You can also view the SWIFT tag description.</p>
<b>Resend button</b>	Click if you need to regenerate and resend a message which was generated and sent.
<b>View button</b>	Click if you need to view the contents of a generated outgoing message. Viewing multiple messages is not supported.
<b>Change Branch</b>	<p>Click if you need to send an outgoing message from another branch. Select the branch to which the message needs to be moved from the adjoining option list.</p> <p>You change the branch of a message for the following reasons:</p> <ul style="list-style-type: none"> <li>• If there is a failure of a medium at the bank's or the counterparty's end</li> <li>• If the branch is located closer to the location of the customer's address.</li> </ul>

Operations	Description
<b>Change address button</b>	<p>Click if you need to change the address to which an outgoing message has to be sent. Enter the new address to which the message should be sent and click <b>OK</b> to save.</p> <div data-bbox="1122 422 1458 653" style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> <b>Note:</b></p> <p>Change of address can be done only before a message is generated.</p> </div>
<b>Change Node button</b>	<p>Click if you need to change the node from which an outgoing message is generated.</p> <p>In a distributed environment, the database of one or more branches of your bank is located at a node or a server. Hence a Media Control System is installed and defined specifying the node at which it is installed.</p> <p>When you click <b>Node</b>, the system displays the details of the individual message providing an option to change the <b>Node</b>. Select the node you need to change from the adjoining option list.</p> <div data-bbox="1122 1058 1458 1318" style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> <b>Note:</b></p> <p>MCS status at the node in which the database of your bank is installed should be passive.</p> </div>
<b>Handoff button</b>	Click if you need to hand-off a generated message to MCS to save the date in an ASCII format.
<b>Undo button</b>	Click if you need to reverse the last action you performed on an outgoing message at <b>Outgoing Messages Browser</b> level
<b>Authorize button</b>	Click to authorize, if you are provided authorization rights for an operation at the Messaging Branch Preferences level. Messages should be authorized before sending them.
<b>On-Line Auth button</b>	Click to authorize online, if you are provided online authorization rights for an operation at the Messaging Branch Preferences level. Messages should be authorized before sending them.

Operations	Description
<b>Copy button</b>	<p>Click if you need to send a copy of an outgoing message to another customer involved in a contract. Provide the following to options:</p> <ul style="list-style-type: none"> <li>• <b>Any</b>– Select to implement the following changes: <ul style="list-style-type: none"> <li>– Select media from an adjoining option list.</li> <li>– Specify name of the recipient.</li> <li>– Specify the location of the recipient</li> <li>– Specify the address of the recipient</li> </ul> </li> <li>• <b>Original</b>– Select to copy the message in the original form.</li> </ul>

## 6.2 Generating Ad-hoc FpML Messages

FpML messages can be generated by the system when the event to which the messages are attached is triggered or on an ad-hoc basis manually. You can perform the latter operation for certain messages from the **FPML Adhoc Message** screen.

### To capture details of FPML Adhoc message screen

Specify the **User ID** and **Password**, and login to Homepage.

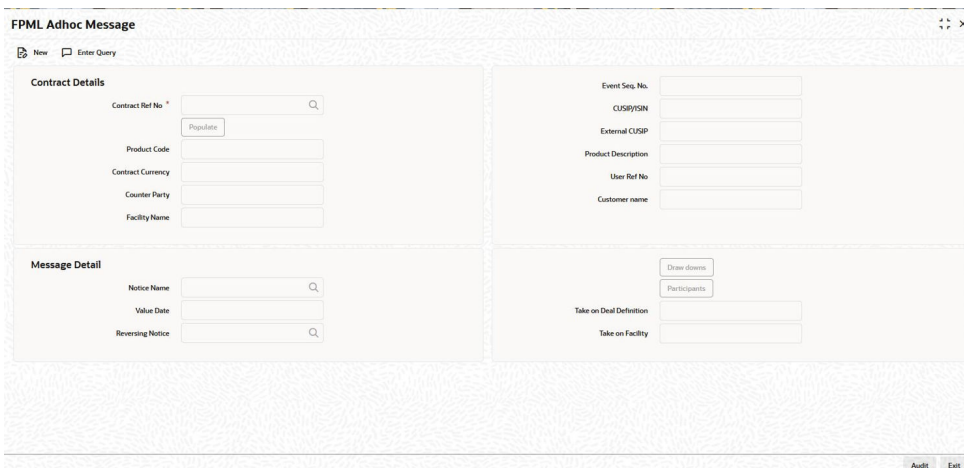
1. On the homepage, type **LBDFPMLM** and click next arrow.

The **FPML Adhoc Message** screen is displayed.

 **Note:**

The fields which are marked in asterisk red are mandatory fields.

**Figure 6-2 FPML Adhoc Message**



The screenshot shows the 'FPML Adhoc Message' application window. It contains two main sections: 'Contract Details' and 'Message Detail'.  
**Contract Details:** Includes fields for Contract Ref No \* (with a search icon and a 'Populate' button), Product Code, Contract Currency, Counter Party, and Facility Name.  
**Message Detail:** Includes fields for Notice Name (with a search icon), Value Date, and Reversing Notice (with a search icon).  
**Other fields:** Event Seq. No., CUSBYGYN, External CUSP, Product Description, User Ref No, and Customer name.  
**Buttons:** 'Draw down' and 'Participants' are located below the 'Customer name' field. 'Take on Deal Definition' and 'Take on Facility' are located below the 'Participants' field.  
**Footer:** 'Audit' and 'Exit' buttons are visible at the bottom right of the window.

2. You can generate the following messages from this screen:

- Take on Deal
- Take on Facility
- Position Update of Position Statement type
- Drawdown notice
- Cancel notice

Each time any of the message specified above is generated for a tranche or a drawdown, the system fires the event **ZAMG**.

3. You can enter below details in **FPML Adhoc Message** screen. For information on fields, refer to the field description table.

**Table 6-1 FPML Adhoc Message**

Fields	Description
<b>Contract Reference No.</b>	Select the contract reference number for the contract for which you want to generate messages from the adjoining option list. The list contains the reference numbers of all active and authorized tranche and drawdown contracts. The system displays the following details: <ul style="list-style-type: none"> <li>• <b>Event Sequence number</b></li> <li>• <b>Contract Currency</b></li> <li>• <b>User Reference Number</b></li> <li>• <b>Product Code and Description</b></li> <li>• <b>Customer Name and Description</b></li> <li>• <b>Facility Name</b></li> <li>• Whether the <b>Take on Deal Definition</b> message for the tranche has been handed off.</li> <li>• Whether the <b>Take on Facility</b> message for the tranche has been handed off.</li> </ul>
<b>CUSIP/ISIN</b>	System displays the CUSIP/ISIN for the tranche. However, you can query the tranche details based on the <b>CUSIP/ISIN</b> .
<b>External CUSIP</b>	System displays the external CUSIP for the tranche. However, you can query the tranche details based on the <b>External CUSIP</b> .
<b>Value Date</b>	System defaults the <b>Value Date</b> as the current application date. However, you can edit the <b>Value Date</b> only when you select the <b>Notice Name as positionUpdate</b> . In addition, the value date cannot be a holiday and it should be less than or equal to the current application date.



Table 6-1 (Cont.) FPML Adhoc Message

Fields	Description
<b>Notice Name</b>	Select the name of the message that you wish to generate from the adjoining option list. The list contains the messages that you can generate from this screen.

 **Note:**

- If you select the **Position Update** message, the system validates if you have already handed off the **Take on Deal Definition** and **Take on Facility** messages. You can generate the **Position Update** message only if you have handed-off these two messages.
- If you have generated the **Take on Deal Definition** and **Take on Facility** messages, you are required to generate the **Position Update** message.
- To generate the **Drawdown** or **Cancel** notice, you need to have handed-off the **Take on Deal Definition**, **Take on Facility** and the **Position Update** messages for the tranche.

This topic contains following sub-topics:

- [Selecting Drawdowns](#)
- [Selecting Participants](#)

## 6.2.1 Selecting Drawdowns

Specify the **User ID** and **Password**, and login to Homepage.

From the homepage, navigate to **FPML Adhoc Message** screen.

1. From the **FPML Adhoc Message** screen, click **Drawdowns**.  
The **Drawdown Selection** screen is displayed.
2. System displays the following details from the main screen:
  - **Tranche Ref no**
  - **Facility Name**

Table 6-2 Drawdowns Selection

Drawdowns	Description
<b>Drawdowns under Tranche</b>	System displays the drawdowns corresponding to the tranche or CUSIP/ISIN only if the drawdown notice is generated for the drawdown.
<b>Drawdowns for Fpml Message</b>	Select all or specific drawdowns from <b>Drawdowns under Tranche</b> that are required in the <b>Position Update</b> message of <b>Statement</b> type by using the right arrow button (>) in the screen.

## 6.2.2 Selecting Participants

Specify the **User ID** and **Password**, and login to Homepage.

From the homepage, navigate to **FPML Adhoc Message** screen.

1. From the **FPML Adhoc Message** screen, click **Participants**.  
The **Participant Selection** screen is displayed.
2. System displays the following details from the main screen:
  - **Tranche Ref no**
  - **Facility Name**

**Table 6-3 Participant Selection**

Fields	Description
<b>Display By</b>	Indicate the tranche participant mode of display. You can select one of the following options: <ul style="list-style-type: none"><li>• <b>Participant Code</b></li><li>• <b>Participant Name</b></li></ul>
<b>Tranche Participants</b>	System displays the participants corresponding to the tranche or CUSIP/ISIN only if the UDF <b>MEICODE</b> is maintained at the customer level.

Table 6-3 (Cont.) Participant Selection

Fields	Description
Participants for Fpml Message	Select all or specific participants from the list of participants displayed in <b>Tranche Participants</b> that are required in the <b>Position Update</b> message of <b>Statement</b> type by using the right arrow button (>) in the screen.

 **Note:**

- Only the selected drawdowns and participants are included in the Notice.
- System enables the **Drawdowns** and **Participants** buttons in the **Fpml Adhoc Message** screen only when you select the **Position Update** message. In addition, the value date should be less than the application date.
- If you try to change the **Notice Name** after selecting the drawdowns and participants, then system displays the following override message:

Drawdown and/or Participant selection is already done for Position update notice, changing Notice name will delete these details

- On save of the back valued Adhoc message for a Tranche, positionUpdate FpML message of **Statement** type is generated for selected drawdowns and participants with the positions as of the value date provided in the **Fpml Adhoc Message** screen.

## 6.3 Forward Processing of Events

### To capture details of payment browser screen

Specify the **User ID** and **Password**, and login to Homepage.

1. On the homepage, type **LBSFWDPR** and click next arrow.  
The **Payment Browser** screen is displayed.

**Figure 6-3 Payment Browser**

**Note:**

To carry out forward processing on an event, you need to select the **Rollover Mode, Liquidation Mode** and **Initiation Mode** as **Semi-Auto** for tranche and drawdown. Similarly, for forward processing of fee components, the fee liquidation mode should be **Semi-Auto** (in the **Fee Components** sub-screen of the **LS Tranche Contract Online** screen and the **Drawdown Contract Online** screen). The processing for the events ROLL, LIQD, INIT and FLIQ is processed semi-automatically. LD rollover should have rollover mode as semi auto to reflect the payment messages in the forward processing browser.

2. In **Payment Browser** screen, you can view the details of contracts marked for forward processing.

This topic contains following sub-topics:

- [Fetching the Contracts for Forward Processing](#)
- [Confirming the Generation of Messages for an Event](#)

### 6.3.1 Fetching the Contracts for Forward Processing

In this screen, you can filter the contracts required for forward processing based on the following parameters:

**Table 6-4 Contracts for Forward Processing**

Fields	Description
<b>Date Range</b>	The <b>From</b> and <b>To</b> dates consider Archive days and Limit days for forward processing. These dates are automatically calculated by the system based on the application date considering the <b>Limit Days</b> and <b>Archive Days</b> maintained as part of branch parameters (in the <b>Syndication Loans and Commitments – Branch Parameters</b> screen).  For more details on maintaining branch parameters, refer the heading titled <i>Indicating branch parameters for loan syndication</i> in the <i>Reference Information for Loan Syndication</i> chapter of this User Manual.

**Table 6-4 (Cont.) Contracts for Forward Processing**

Fields	Description
<b>Processed Status</b>	<p>You can also filter the required contracts based on a processing status of the contracts. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>All:</b> If you select this option, system filters all the contracts, irrespective of the processing status.</li> <li>• <b>Processed:</b> This option filters only those contracts that are already processed. For such contracts, the messages are released into the <b>Outgoing Message Browser</b>.</li> <li>• <b>Partial Processed:</b> Applicable if there are pending components for the contract (not all the components of a specific type – for example., fee, interest, tax - are processed). For instance, a contract may have four fee components associated with it and only two of them may be processed. In this case, the contract is said to be partially processed.</li> <li>• <b>Not Processed:</b> This option displays only those contracts that are yet to be processed.</li> </ul> <p>After specifying the filter criteria, click the <b>Refresh</b> button to fetch the contracts. The following details are displayed in the screen:</p> <ul style="list-style-type: none"> <li>• <b>Name of the borrower</b></li> <li>• <b>Description of the event to be processed</b></li> <li>• <b>User Reference Number of the contract</b></li> <li>• <b>Contract Currency</b></li> <li>• <b>Amount and Value Date</b></li> <li>• <b>Payment Value Date</b></li> <li>• <b>Contract Reference Number</b></li> <li>• <b>Counterparty</b></li> <li>• <b>Event Code</b></li> <li>• <b>Process Status: Not, Partial, Full</b></li> </ul> <p>You need to check the <b>Hold Transaction</b> option after the message generation and before the fee liquidation (FLIQ) of payment, if the payment has to be stopped.</p> <p>During the batch, the system verifies if the payment is on hold. If so, it won't pass the accounting entry and the schedule does not get liquidated. If you select the <b>Hold Transaction</b> box, the system deselects and disable the <b>Confirmed to Auto</b> check box. It also disables the <b>D</b> button.</p> <p>If the <b>Hold Transaction</b> option is deselected for the payment on/before the schedule date of the payment, then the FLIQ event is triggered during the EOD batch of the payment schedule date and the new payment message is generated with new payment value date. There is no change in participant ratio/SSI if there is no back valued activity impacting the schedule amount.</p> <p>If the payment is closed manually, then the fee liquidation entries are passed using the suspense GL and SSI propagation for amount tags till the next hold date/ latest SSI based on the components in next schedule is on hold on or before the current application date.</p> <p>The <b>Sanction Checked</b> box is selected automatically once Sanction Check system confirms all the payment messages in detail block with value -1 (COMPLETE). If any of the payment messages in the detail block is not -1 (COMPLETE), then the system deselects the <b>Sanction Checked</b> box.</p> <p>The SC N/A box is selected systematically if sanction check is not applicable for a payment.</p> <p>Depending on the module and payment type, the payments for which SC is not applicable is handed off as soon as they are generated, or manual intervention is required to release the payments.</p> <p>The system displays the payment messages for the below payments in the <b>Payment Browser</b> screen:</p>

Table 6-4 (Cont.) Contracts for Forward Processing

Fields	Description
	<ul style="list-style-type: none"> <li>• Loan Disbursement from LD module when INIT mode is <b>Semi-Auto</b> at the contract level.</li> <li>• Outgoing Payments from FT module when the <b>Populate FT to Payment Browser</b> box is selected at the <b>Loans Parameters</b> screen.</li> <li>• Adhoc Fee Payment from LS and LD module where fee liquidation mode is manual and the <b>Populate Adhoc Fee(LD/LS) to Payment Browser</b> box is selected at the <b>Loans Parameters</b> screen.</li> </ul> <p>The system performs sanction screening process for LS, LD, SLT, Adhoc Fee and FT modules, if the <b>Sanction Check Required</b> box in <b>Loans Parameter</b> screen is selected. This is done once the payment message is generated and displayed in the <b>Payment Browser</b> screen with status code as <b>0 - TRANSMITTED TO SANCTIONS</b>.</p> <p>If the status code received from Sanction Check system is <b>-1</b>, then:</p> <ul style="list-style-type: none"> <li>• You are allowed to confirm and manually release the payment messages for LS and SLT payments.</li> <li>• If the message is on <b>Hold</b>, It is not possible to confirm and manually release the payment messages even if the status code received is <b>-1 (COMPLETE)</b>.</li> <li>• On <b>UnHold</b>, again system allows to confirm and manually release the payment messages if the status code received from Sanction is not <b>-1 (COMPLETE)</b>.</li> <li>• Oracle Lending systematically releases the payment messages for LD, FT and Adhoc Fee payments and there is no user intervention required. Audit trail details are updated with Maker and Checker as <b>SYSTEM</b> along with <b>Entry Time</b> and <b>Auth Time</b> for such systematic release of payment.</li> <li>• Once the status is updated to <b>-1</b> in forward processing browser, further amendment to the status is not allowed. In addition, the only future action expected is to confirm and release the payment message from Oracle Lending.</li> </ul> <p>If the status code received from Sanction Check is not <b>-1</b>, then system does not allow to confirm and manually release the payment messages for LS and SLT payments.</p> <p>If the status code received from Sanction Check system is <b>03 (Terminate)</b>, then the payment message can neither be released manually / systematically nor be resent to SC.</p> <p>If the status code received from Sanction Check system is 04, 05 or 06, then:</p> <ul style="list-style-type: none"> <li>• You are allowed to confirm and release the payment messages for LS and SLT payments after confirming the override message.</li> <li>• Oracle Lending does not systematically release the payment messages for LD, FT and Adhoc Fee payments</li> <li>• You are allowed to select and resend such message to Sanction Check system for confirmation. On click of OK button, staging table is populated with the status and Java adapter resends those messages for sanction screening</li> <li>• Payment messages once marked for <b>Resend to SC</b>, system updates back the status code to <b>0 - TRANSMITTED TO SANCTIONS</b> and does not allow to Release/Confirm/ Resend till return message is received from sanction check.</li> </ul> <p>If the status code is 0, -1, 01, 02, 03 then you are not allowed to resend the message for Sanction Check processing.</p> <p>Payment cannot be released manually or systematically when the status is 0. The status can be systematically re-updated more than once for the payment messages that are re-sent from Oracle Lending. For example,</p>

**Table 6-4 (Cont.) Contracts for Forward Processing**

Fields	Description
	<ul style="list-style-type: none"> <li>If the current status of a payment message is 04, you are allowed to resend the message to SC and the status is received as -1, then system re-updates the status from 04 to -1.</li> <li>If the current status of a particular message is already -1 or message is confirmed and released, then no modification of the status are allowed.</li> </ul> <p>If the status code is 01, 02, 04, 05, 06, then you are allowed to confirm and manually release the message with maker/checker process for payments across LS, SLT, LD, Adhoc Fee and FT modules. However, the status code remains same and there is no change in the status codes even after releasing the payment messages.</p> <p>You can view the payments based on status code:</p> <ul style="list-style-type: none"> <li>Payments with status code 01, 02, 03, 04, 05 or 06 are displayed at the top highlighted in Red color (Only the display text is in Red color with the existing background color).</li> <li>Payments having status code -1 are displayed at the end.</li> </ul> <p>During end of day batch processing, the payment messages cannot be released from forward processing browser, though the status code received from Sanction Check system is -1. Once the batch is completed and online jobs are started, status code in the forward processing browser gets updated which was received during the batch.</p> <p>The payment messages for FT and LD modules including Adhoc Fee is systematically released if the status code is -1. However, the payment messages for LS and SLT modules are allowed to be released manually through maker/checker process when the status code is -1.</p>

### 6.3.2 Confirming the Generation of Messages for an Event

From the filtered contracts, you have to select the contracts that need to be processed. To do this, check the **Confirmed to Auto** option with the respective events. This confirms that the messages for the selected events under the contract should be generated on the schedule date. However, the system does not automatically generate the messages on the schedule date. You have to manually confirm the events to generate the messages in the **Outgoing Message Browser**.

You can view the status code and the description of the status code received from Sanction check.

When you click the double-click the record **Message Generated for the Event** is displayed.

Click **Save** to confirm that the messages should be generated. When you save the details, the **Confirm** option (in the screen above) is automatically checked.

After selecting one or more messages and selecting the **Resend to SC?** box, click **OK**. The selected messages with status code 04, 05 and 06 that are unconfirmed by Sanction check is resent to sanction check for confirmation.

The following are the various statuses that are received from Sanction check system. The status code is automatically displayed in the status column once the acknowledgement is received from Sanction Check System.

Code	Status	Description
0	TRANSMITTED TO SANCTIONS	Message has been sent from Oracle Lending to SC and awaiting a response from Sanction Screening.
-1	COMPLETE	0 hit from Global Interdict, Compliance officer approves the status.
01	PENDING-COMPLIANCE	1 or more hits from Global Interdict.
02	CONFIRMED-HIT	Compliance officer has confirmed the hit. The status is only available after maker approves the status.
03	TERMINATE	Compliance officer terminates the transaction.
04	SC APPLICATION ERROR	This is an error status if something goes wrong on sanctions check side.
05	GI APPLICATION ERROR	This is an error status if something goes wrong on GI application side.
06	OTHER ERROR	This is an error status for errors other than SC, GI.

Click on the **OK** to proceed. The messages associated with the event are released into the **Outgoing Message Browser** and the **Hold** status are set to **N** (No). This indicates that the messages have been released successfully and are no longer on hold.

Click the **View** button to view the message that are to be sent out.

The system sends out a message depending on when the confirmation received from you. This is explained in the example given below

### **Example**

The following are the details of a contract booked:

- Booking Date- 1<sup>st</sup> July 2005
- Value Date- 5<sup>th</sup> July 2005
- Currency- USD
- Settlement Days- 2 days

If you confirm on the 1<sup>st</sup> or 2<sup>nd</sup> of July that the message needs to be generated, the message is sent on the 3<sup>rd</sup> of July (BOD).

If you confirm on the 3<sup>rd</sup>, 4<sup>th</sup> or 5<sup>th</sup> of July that the message needs to be generated, the message is released from the **Outgoing Message Browser** immediately.

If you do not confirm before the 5<sup>th</sup> of July EOD that the message needs to be generated, the accounting entries are passed for the event, and the message is held in the **Outgoing Message Browser**.



### Viewing separate fee liquidation entries in Forward Processing Browser

The system supports fee payment messages in modules LS, LD and SLT where the messages are released from **Forward Processing browser**. Firstly, the system populates the ADHOC Fee and derived fee payments into Forward Processing browser if the 'forward processing required' flag is checked and if fee liquidation mode at the product level is set to the following criteria'.

- **Semi-Auto / Auto / Manual** for ADHOC Fee
- **Semi-Auto / Auto** for derived Fee

# 7

## Defining Free Format Messages

In the course of your daily banking operations you may want to generate messages that are not automatically generated by the system or you may have to communicate a message that is very specific to a customer. You can enter the details of such messages in the form of a free format message.

This topic contains following sub-topics:

- [Message Template Maintenance](#)
- [Free Format Message Maintenance for Customer Details](#)

### 7.1 Message Template Maintenance

You can maintain templates for messages through the **Message Format Template Maintenance** screen.

**To capture details of message format template maintenance screen**

Specify the **User ID** and **Password**, and login to Homepage.

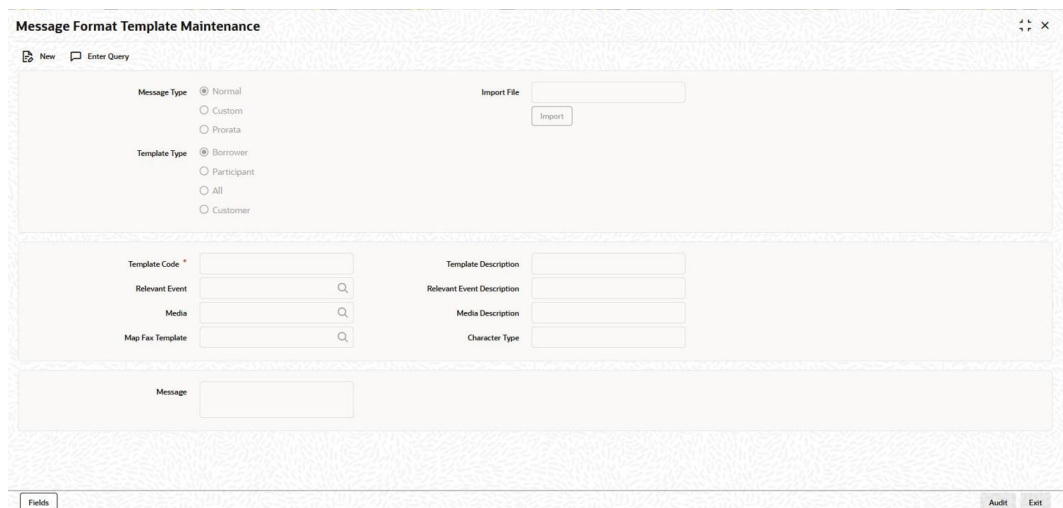
1. On the homepage, type **OLDDFTMP** and click next arrow.

The **Message Format Template Maintenance** screen is displayed.

#### Note:


The fields which are marked in asterisk red are mandatory fields.

**Figure 7-1 Message Format Template Maintenance**



- You can enter below details in **Message Format Template Maintenance** screen. For information on fields, refer to the field description table.

**Table 7-1 Message Format Template Maintenance**

Field	Description
<b>Message Type</b>	Select the option <b>Normal</b> to indicate you are maintaining tags for a <b>Normal</b> message, <b>Custom</b> to indicate the message tags you are maintaining are for a Custom message or the option <b>Prorata</b> to indicate you are maintaining tags for a Pro Rata message.
<b>Template Type</b>	Indicate the type of template that you are maintaining. You can select either one of the following options: <ul style="list-style-type: none"> <li><b>Borrower</b></li> <li><b>Participant</b></li> <li><b>ALL</b></li> <li><b>Customer</b></li> </ul> <p>Every customer is associated with an auto generated contract reference number and this contract reference number is used while generating the free format message for specific customer.</p>
<b>Template Code</b>	Enter a code for the message template you are maintaining.
<b>Relevant Event</b>	Select the event for which you need to use the message template, from the option list provided.
<b>Media</b>	Select the media for sending the messages from the option list provided. You need to select <b>FPML</b> for FpML message formats and for other advices, you need to select the media as <b>MAIL</b> .
<b>Mapped Fax Template</b>	Specify the fax template code for the FPML message format. You can also select the code from the option list provided.
<div style="border: 1px solid #0070C0; padding: 10px; background-color: #E6F2FF;">  <b>Note:</b> This is enabled only if you have selected the media as <b>FPML</b>. </div>	
<b>Message Description</b>	Enter the message details here.
<b>Indicating the Character Type</b>	Select the character type from the adjoining drop-down list. The list displays the following values: <ul style="list-style-type: none"> <li><b>Simplified Chinese</b></li> <li><b>Traditional Chinese</b></li> <li><b>Blank</b></li> </ul> <p>If the option <b>Simplified Chinese</b> or <b>Traditional Chinese</b> is selected, then the system indicates that the template used in the advice format comprise of Chinese characters and the same is used while generating the message to convert the specific tags like Date, Currency and Amount fields in the message with selected language.</p>

## 7.2 Free Format Message Maintenance for Customer Details

You can maintain free format message for customers through the **Free Format Message – Customers** screen.

### To capture details of free format messages screen

Specify the **User ID** and **Password**, and login to Homepage.

1. On the homepage, type **OLDDFFMCU** and click next arrow.  
The **LS/LD - Free Format Messages** screen is displayed.

**Figure 7-2 Free Format Messages**

2. Every customer is to be associated with an auto generated contract reference number and this contract reference number is to be used while generating the free format message for specific customer.
3. You need to maintain two different free format templates for Future Dated Tax Documentation Expiration and Current/Past Tax Documentation Expiration as there is wording changes for **Will Expire/** Past dated uses **Has Expired**.
4. You are able to generate any of the above messages for specific customer by specifying a customer number in this screen. If you have not maintained a customer number, then the system generates the message to all active customers, for whom the Tax Expiry date is same as the Effective date defined.
5. You can review the messages once they are generated and before they are released/ approved. Once it is authorized, you can view the message on the basis of customer number in the **Outgoing Fax Browser** screen.

For more information, refer to *Bilateral Loans User Manual*.

# 8

## Processing of MX Messages as per ISO 20022

This topic describes the overview of the ISO 20022.

ISO 20022 is a multi part International Standard prepared by ISO Technical Committee TC68 Financial Services.

It is a messaging standard for exchanging electronic messages. It uses XML syntax and offers structured rich data. This format is already used by many real-time, low-value, and high-value clearing systems around the world. Offers richer references and improved remittance information.

Under ISO 20022, financial institutions will be changing the messages they send and receive via SWIFT from the legacy MT (message type) format to the new MX (message type XML) format, which is more transparent, holds more data and is expected to boost interoperability between banks.

For banks, the most important difference between SWIFT MT messages and the new MX message format used for ISO 20022 is that MX messages are far richer in data. Banks have the opportunity to leverage this data to enhance everything from sanctions and compliance processes to customer analytics.

The primary difference between ISO 20022 and SWIFT messages is their respective formats. Both styles of message are text-based, but SWIFT messages use a notation that is peculiar to SWIFT whereas ISO 20022 uses a standardized XML-based syntax for messages.

ISO 20022 organizes financial definitions in business areas. These business areas are uniquely identified by four-character codes called business area codes. The ISO 20022 catalog includes over 800 messages covering the following business areas:

- acmt: Account Management
- auth: Authorities Communications
- caaa: Acceptor to Acquirer Card Transactions
- cain: Acquirer to Issuer Card Transactions
- catm: Card Terminal Management
- catp: ATM Card Transactions
- caam: ATM Management
- pacs: Payments Clearing and Settlement
- pain: Payments Initiation
- camt: Cash Management
- remt: Payments Remittance Advice
- fxtr: Foreign Exchange Trade
- colr: Collateral Management

- setr: Securities Trade
- secl: Securities Clearing
- sese: Securities Settlement
- semt: Securities Management
- seev: Securities Events
- tsin: Trade Services Initiation
- tsmt: Trade Services Management
- reda: Reference Data
- [Generation of MX Type Messages](#)
- [MX Message Notification to OBCL from OBPM](#)

## 8.1 Generation of MX Type Messages

This topic describes the generation of MX type messages supported in OBCL for cash management which is camt.054 BankToCustomerDebitCreditNotification

Table 8-1 Cash Management and customer status.

**Table 8-1 BankToCustomerDebitCreditNotification**

MT Number	MT Name	MX ID	MX Name
MT 900	Confirmation of Debit camt.054	camt.054	BankToCustomerDebit CreditNotification
MT 910	Confirmation of Credit	camt.054	BankToCustomerDebit CreditNotification

The BankToCustomerDebitCreditNotification message is sent by the account servicer to an account owner or to a party authorized by the account owner to receive the message. It can be used to inform the account owner, or authorized party, of single or multiple debit and/or credit entries reported to the account

This new ISO 20022 message replaces both the FIN MT900 confirmation of debit and the MT910 confirmation of credit messages. It is worth noting that the use of the camt.054 message is optional – meaning that, even though it is part of the CBPR+ message portfolio, banks are not obliged to send it and it is bilaterally agreed

The camt.054 BankToCustomerDebitCreditNotification is composed of:

- Group Header: This building block is mandatory and present once. It contains elements such as MessageIdentification and CreationDateTime
- Notification: This building block is mandatory and repetitive. It should be repeated for each account on which a notification is provided. The Notification contains information on the booked debit and credit entries.
- Entry: Entry is part of the Notification and can be repetitive. It contains information related to the entry in the account, such as Amount, Booking or ValueDate and BankTransactionCode. EntryDetails

- Entry detail: This is part of the Entry and there can only be one EntryDetails in each Entry. This part contains detailed information related to the entry, such as References, Amount Details, Related Parties and RemittanceInformation.
- [Maintenance Required in OBCL for MX Type camt.054 Generation](#)

## 8.1.1 Maintenance Required in OBCL for MX Type camt.054 Generation

The topic describes the maintenance required in OBCL to support the generation of MX type camt.054

The maintenance required in OBCL are given below:

- In the Media Maintenance (MSDMEDMT) screen, a new Media Code FINPLUS for the generation of ISO20022 MX Messages must be maintained. The media FINPLUS must be maintained as a higher priority than SWIFT for MX message generation.
- For a given record of Media: FINPLUS; Location: CIF mapped to a customer at Customer Address Maintenance (OLDCUSAD) screen, system should support generation of camt.054 message. Existing Message types of DEBIT\_ADVICE & CREDIT\_ADVICE both should be maintained in OLDCUSAD for generating Camt.054 MX message.
- The generated camt.054 debit/credit notification will be shown in the 'Messages' sub screen of the transaction view screen wherever available.
- Newly introduced field SWIFT MX Type displays camt.054 for equivalent message type DEBIT\_ADVICE & CREDIT\_ADVICE, at the Message view (OLDMSGVW) screen.
- Introduction of new field SWIFT MX Type as a LOV for search should be available at Outgoing Message Browser Summary (OLSOUTBR) the list of value for the present release will be only camt.054
- Introduction of new field SWIFT MX Type should display camt.054 for equivalent message type DEBIT\_ADVICE & CREDIT\_ADVICE, at Outgoing Message Browser Screen (OLDOUTBR)Field Media from Outgoing Message Browser Summary (OLDOUTBR) should be able to fetch new media "FINPLUS"
- The generated camt.054 debit/credit notification will also be shown in the view tab of Outgoing Message Browser Screen (OLSOUTBR) .

### Note:

All Modules in OBCL which currently support MT900/910 should continue to generate camt.054 if opted at the customer address maintenance having media as FINPLUS and Location as CIF.

## 8.2 MX Message Notification to OBCL from OBPM

This topic describes the MX message generation from Oracle Banking Payments and sending notification to the Oracle Banking Corporate Lending.

OBCL interfaces with external payment system OBPM for generation of MX message type for the payment messages. The MX message gets generated in OBPM and a notification is received in OBCL. The user can view the generated MX message in OBCL.

**Table 8-2 Payment messages in MX format**

MT Number	MT Name	MX ID	MX Name
MT 103	Single Customer Credit Transfer	pacs.008	FItoFICustomerCredit Transfer
MT 202	General Financial Institution Transfer	pacs.009	FinancialInstitutionCreditTransfer

- [Maintenance Required in OBPM](#)
- [MX Message Support in OBCL](#)

## 8.2.1 Maintenance Required in OBPM

This topic describes the MX message type maintenance required in OBPM.

The maintenance required in OBPM are given below:

- In the Source Maintained Details (PMDSORCE) screen, the Source code must be maintained for the MX message type maintenance.
- In Host Parameter Screen (PIDHSTMT) , the network code SWIFTISO must be maintained for the OBPM system to recognize the transaction as MX. If the network code is SWIFT then system would consider transaction as MT(MT103/202).
- In the External Notification Queue Detailed (PMDEXTNT) screen, the Notification System Class must be maintained as OBCL.
- In the Network Code Maintenance (PMDNWCOD) screen, the Network Code must be maintained as SWIFTISO.
- In the Source Network Preferences Detailed (PMDSORNW), the Network Code must be maintained as SWIFTISO which is mapped to source code, and the Transaction Type as Outgoing.
- In the Network Rule Detailed (PMDNWRLE) screen, the Channel Type must be maintained as SWIFTMX, and network code must be SWIFTISO for the respective network rule. For more information on the OBPM maintenance, refer to the Maintenance Required in OBPM section in the Oracle Banking Payments Interface Guide.

## 8.2.2 MX Message Support in OBCL

MX Message ISO 20022 supports Bank to Customer Debit/Credit Notification message generation (camt.054) for Debit and Credit transactions in OBCL during online transactions and EOD processing.



# 9

## Making Query

When you are in the Outgoing or Incoming Message Browser, all the messages that were transmitted from and received at your branch are displayed. This may amount to hundreds of messages. To avoid wading through this mass of data, you can make a query to obtain information that is relevant to you at a particular time.

For example, you may want to obtain information on the messages that were sent to just two customers, on a specific date. Or you may want to see all outgoing messages across modules, sent during a specific period. The Advanced Search function makes this possible for you.

This topic contains following sub-topics:

- [Advanced Search](#)

### 9.1 Advanced Search

This topic contains following sub-topics:

- [Advanced Search Screen](#)
- [Making Query based on more than one criterion](#)
- [Selecting Same Criterion to Apply One or More Conditions](#)
- [Ordering Details of Query](#)
- [Using Wildcards to make Query](#)

#### 9.1.1 Advanced Search Screen

##### To capture details of advanced search screen

Specify the **User ID** and **Password**, and login to Homepage.

From the homepage, navigate to **Outgoing or Incoming Browser** screen.

1. From the **Outgoing or Incoming Browser** screen, click **Advanced search** button.  
The **Advanced Search** screen is displayed.

**Figure 9-1 Advanced Search**

2. The Query screen, displays all the fields that appear in the messaging module. These fields form the criteria based on which you can make a query.
3. If you do not want to carry the query through, click **Clear Query** button. The query screen is cleared and you can proceed to make a new query.

### 9.1.2 Making Query based on more than one criterion

Suppose you want to obtain information based on more than one criterion. For example, you may want to view the details of all the guarantees generated for the Letters of Credit module from your branch located at London.

The procedure to make such a query involves the following steps.

Action	Button
<b>Accept</b>	The Accept button
<b>And</b>	The And button

1. Select **Module** under **Fields**, and then from the Operator drop-down list choose Equal To and LC under Value. Then, click the Accept button.
2. Click the **And** button. Repeat step one with the criteria value, as Message type, select Guarantee under value clicking accept and add buttons in the sequence described for the first criterion.
3. Click the **And** button. Repeat step one with the criteria value, as Branch select London under Value clicking accept and add buttons in the sequence described for the first criterion.
4. The query that you have made is displayed in the **Query** screen. Check it for correctness and click **OK** button. The **Outgoing Message Browser** displays the details of all the Guarantees generated for the LC module from your branch at London.

### 9.1.3 Selecting Same Criterion to Apply One or More Conditions

Now, you may want to make a query to see the debit advices (in the Letters of Credit module) that were generated from the London branch involving three different customers (Wendy Klien, Silas Reed and Keturah Smith).

This involves specifying a customer code one by one all of which come under the same criterion module -- LC (listed out under Fields) and indicating a message type for

which you want details. This is where the **Or** button on the query screen comes into play. You can choose to use the keyboard to key in the query or you can follow the following procedure to make a query.

The procedure to make such a query involves the following steps:

1. Select **Module** under **Fields**, and then from the operator drop-down list choose **Equal To** and **LC** under value. Then, click the **Accept** button.
2. Click the **And** button. Repeat step one with criteria Field as **Branch**, Operator being **Equal To** and **London** under value. Click the **Accept** and **Add** buttons in the sequence described in Step 1.
3. Click the **And** button. Repeat step one for field with the criteria value, as **Message Type**. Then select debit message under value clicking the **Accept** and **Add** buttons in the sequence described for the first criterion.
4. To call out details of the debit advices involving these three customers, click the **And** button. Repeat Step 1 with the **Field** as **Name**. Select say Ms. Keturah Smith under value. Then click the **Accept** button.  
To select another customer, click the **Or** button and then click **Name** in the **Fields** list, specify the Operator as Equal To and pick out the customer name Mr. Silas Reed from the Value option list then click the Accept button.

Repeat the process for the third customer, Ms. Wendy Klien

5. The query that you have made is displayed on the Query screen.  
MODULE = LC AND BRANCH = LONDON AND MSG\_TYPE = DR\_ADV AND NAME = SILAS REED OR NAME = KETURAH SMITH OR NAME = WENDY KLIEN

Check it for correctness and click **Ok** button to see the query through. The **Outgoing Message Browser** displays the details of all the debit advices generated for the LC module from your branch at London to the three customers that you specified.

## 9.1.4 Ordering Details of Query

Oracle Lending also provides you the option to order the information that you have made a query on. You can further specify that the ordered information should be arranged in ascending or descending order.

**Figure 9-2** Ordering Details of Query

The screenshot shows the 'Advanced Search' window. On the left is a 'Case Sensitive' list with fields: Contract Reference Number, Branch, Module, Product, Product Type, Authorization Status, Contract Status, Counterparty, Currency, and Amount Financed. The main area is divided into sections:
 

- Query**: Contains buttons for 'And', 'Or', '(', ')', and 'Accept'.
- Query**: A table with columns 'Fields', 'Operator', and 'Value'. Below it, it says 'No data to display.' and has a 'Clear Query' button.
- Order By**: A dropdown menu set to 'Ascending' with an 'Accept' button.
- Query**: A second table with columns 'Fields' and 'Value'.

 At the bottom right are 'Cancel' and 'Ok' buttons.

Suppose you have made a query to obtain details of the debit messages that were generated by the Data Entry module of Oracle Lending, and you want to order the information in the ascending order of the customer to whom the message was sent.

Make the query following the procedure detailed under the head making a Query after you have specified the entire criterion for the query, select the required ordering option from the Order By drop-down list. The list contains the following options:

- **Ascending**
- **Descending**

Click the option of your choice, say, **Descending**.

Click the **Accept** button and click **Ok**. The details of the query that you have made are displayed on the **Outgoing Browser** ordered on the basis of the customer to whom the message was sent. The details are further sorted in the alphabetic order.

If you decide to cancel the ordering you have specified, click **Clear Query**. The screen clears and you can specify a new order.

## 9.1.5 Using Wildcards to make Query

You need not always specify the criteria for a query. You can use wild cards such as:at  
oa

Wild card	Description	Implication
_	Underscore	To match a single character.
%	Percent	To match any string of multiple characters.

- **Using %**  
For instance, if you have to check the messages relating to one particular loans product LD01, you can query for records with reference number like **%LD01%** since all the contract reference numbers with that product invariably contain that string.  
Once you click the **Accept** button and make a query, the **Outgoing Message Browser** screen displays all the free format texts.
- **Using And**  
When you are searching for strings of specific length which vary in only one character – for instance, all branches like 001, 002, 003 – can be represented as 00\_. Searching for 00\_ fetches all the messages for all these three branches.

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