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Common Core - Core Entities and Services User Guide



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Preface

This topic contains the following sub-topics:

- Purpose
- Acronyms and Abbreviation
- Audience
- Basic Actions
- Critical Patches
- Conventions
- Diversity and Inclusion
- Documentation Accessibility
- Prerequisite
- Related Resources
- Screenshot Disclaimer
- Symbols and Icons

Purpose

This manual is designed to get acquainted with the Common Core - Core Entities and Services module of Oracle FLEXCUBE Universal Banking. Further, the user obtains information specific to a particular field by placing the cursor on the relevant field and striking **F1** on the keyboard.

Acronyms and Abbreviation

Table Acronyms and Abbreviation

Abbreviation	Description
POSTEOPD	Post End of Previous Day
MARKEOPD	Mark End of Previous Day
MARKTI	Mark Transaction Input
POSTEOBOD	Post End of Beginning of Day
MARKBOD	Mark Beginning of Day
MARKEOD	Mark End of Day
POSTEOED	Post End of End of Day
MARKEOFI	Mark End of Financial Input
POSTEOFI	Post End of Financial Input
MARKEOTI	Mark End of Transaction Input
POSTEOTI	Post End of Transaction Input
TI	Transaction Input
EOC	End of Cycle
BOD	Beginning of Day
EOD	End of Day

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Table (Cont.) Acronyms and Abbreviation

Abbreviation	Description
EOPD	End of Previous Day
FI	Financial Input
EOTI	End of Transaction Input

Audience

Table 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

Basic Actions

Table Basic Actions

Action	Description
Approve	Used to approve the initiated report. This button is displayed, once the user click **Authorize**.
Audit	Used to view the maker details, checker details, and report status.
Authorize	Used to authorize the report created. A maker of the screen is not allowed to authorize the report. Only a checker can authorize a report, created by a maker.
Close	Used to close a record. This action is available only when a record is created.
Confirm	Used to confirm the performed action.
Cancel	Used to cancel the performed action.
Compare	Used to view the comparison through the field values of old record and the current record. This button is displayed in the widget, once the user click **Authorize**.
Collapse All	Used to hide the details in the sections. This button is displayed, once the user click **Compare**.
Expand All	Used to expand and view all the details in the sections. This button is displayed, once the user click **Compare**.
New	Used to add a new record. When the user click **New**, the system displays a new record enabling to specify the required data.
OK	Used to confirm the details in the screen.
Save	Used to save the details entered or selected in the screen.

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Table (Cont.) Basic Actions

Action	Description
View	Used to view the report details in a particular modification stage. This button is displayed in the widget, once the user click **Authorize**.
View Difference only	Used to view a comparison through the field element values of old record and the current record, which has undergone changes. This button is displayed, once the user click **Compare**.
Unlock	Used to update the details of an existing record. System displays an existing record in editable mode.

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

Conventions

The following text conventions are used in this document:

Table Conventions

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

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Prerequisite

Specify the **User ID** and **Password**, and login to **Home** screen.

Related Resources

For more information on any related features, refer to the following documents

- End user license agreement
- Oracle Banking Corporate Lending User Manuals

Screenshot Disclaimer

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

Symbols and Icons

The following symbols and icons are used in the screens.

Table Symbols and Icons - Common

Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search

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Table (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh

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Table (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Click this icon to add a new row.
	Click this icon to delete an existing row.
	Click to view the created record.
	Click to modify the fields.
	Click to unlock, delete, authorize or view the created record.

Table Symbols and Icons - Audit Details

Symbol/Icon	Function
	A user
	Date and time
	Unauthorized or Closed status

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Table (Cont.) Symbols and Icons - Audit Details

Symbol/Icon	Function
	Authorized or Open status

Table Symbols and Icons - Widget

Symbol/Icon	Function
	Open status
	Unauthorized status
	Closed status
	Authorized status

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1

Core Maintenance

This topic describes a list of multiple topics covered under core maintenance.

This topic has the following sub-topics:

- Bank and Core Parameters Maintenance
  This topic describes the bank and core parameters maintenance using the screen.
- Maintaining Host Code
  This topic describes the host code maintenance.
- Local Holiday Maintenance
  This topic describes local holiday maintenance to check the value date, start date, and schedule date of a loan and deposit contract to not fall on a holiday.
- Maintain Country Name Details
  This topic explains systematic instructions to maintain country name details.
- Currency Maintenance
  This topic describes the maintenance of currency definition, currency pair, currency rate type, currency exchange rates, and forward exchange rates
- Currency Holiday Maintenance
  This topic describes the list of holidays maintenance, and to define any other weekly holiday for the currency.
- Floating Rate Definition
  This topic describes the maintenance of floating rate for the contract.
- External Entities Maintenance
  This topic describes the maintenance of external chart of accounts, external transaction code, external credit approval, external customer input, external customer composite MIS, external customer account, external multi currency accounts and external customer loan account.
- External Limit Entities Maintenance
  This topic describes the maintenance of external collateral, external collateral pools, external facilities, external liability linkage, and external liability.
- Settlement Details Maintenance
  This topic describes the maintenance of settlement details, including- capturing and processing the BIC code details, associate customer to BIC code, maintaining and processing bank directory plus, maintaining and processing of IBAN plus, maintaining IBAN information, upload BIC files, BIC records file format, and maintaining local bank directory view.
- MIS Details Maintenance
  This topic describes the maintenance of MIS class, MIS group, MIS cost codes, and MIS pool.
- User Defined Field Maintenance
  This topic describes the maintenance of user defined fields and mapping the user defined fields.

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- Generic Interface Maintenance
  This topic describes the maintenance and processing of GI parameter, generic interface, file log details, interface definition details, and AUDF details .
- Maintain Process Codes
  This topic explains systematic instructions to maintain process codes.
- Maintain Report Spool Path
  This topic explains systematic instructions to maintain a location to spool the reports for a specific branch.
- Maintain Amount Text
  This topic explains systematic instructions to maintain the amount text.
- Maintain Dynamic Package - DML Execution
  This topic explains systematic instructions to maintain a dynamic package DML execution.
- Maintain Alternate Risk Free Rates
  This topic explains systematic instructions to maintain alternate risk-free rates.
- Maintain Financial Center
  This topic explains systematic instructions to maintain a financial center.
- Maintain Financial Center Holiday Calendar
  This topic explains systematic instructions to maintain a yearly list of holidays for the financial centers.
- Maintain Customer Account Entitlement Group
  This topic explains systematic instructions to maintain customer account entitlement groups.

1.1 Bank and Core Parameters Maintenance

This topic describes the bank and core parameters maintenance using the screen.

This topic has the following sub-topics:

- Maintain Bank Core Parameters
  This topic explains systematic instructions to process bank core parameters maintenance.
- Maintain Branch Core Parameters
  This topic explains systematic instructions to process branch core parameters.

1.1.1 Maintain Bank Core Parameters

This topic explains systematic instructions to process bank core parameters maintenance.

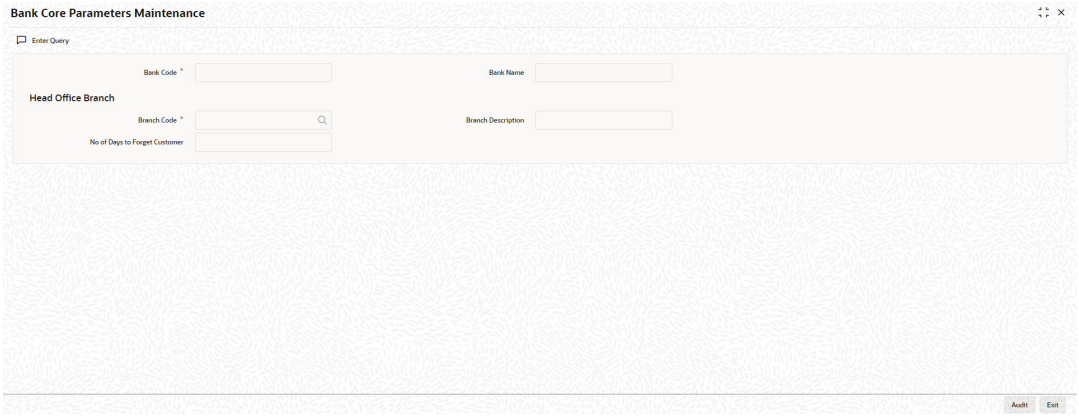
> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **STDCRBNK** in the text box, and click **Next**.

   The **Bank Core Parameters Maintenance** screen displays.

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Figure 1-1 Bank Core Parameters Maintenance



2. On the **Bank Core Parameters Maintenance** screen, specify the fields.

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

Table 1-1 Bank Core Parameters Maintenance - Field Description

Field	Description
Bank Code	Specify the bank code.
Bank Name	The system displays the name of the bank.
Branch Code	Specify the head office branch code.
Branch Description	The system displays the description of the branch.
Number of Days to Forget Customer	Enter the number of days, after which the system forgets the customer on closing their accounts. Once the customer is forgotten, customer details are not accessible to view.

3. Click **Execute Query** to display the records matching the criteria.

   The system displays the records matching the entered query criteria.

4. Click **Exit** to end the transaction.

1.1.2 Maintain Branch Core Parameters

This topic explains systematic instructions to process branch core parameters.

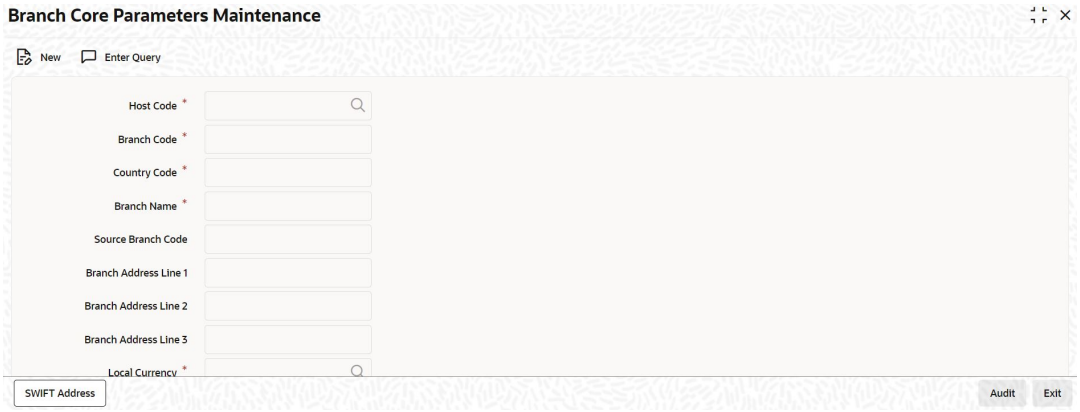
> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **STDCRBRN** in the text box, and click **Next**.

   The **Branch Core Parameters Maintenance** screen displays.

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Figure 1-2 Branch Core Parameters Maintenance



2. On the **Branch Core Parameters Maintenance** screen, specify the fields.

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

Table 1-2 Branch Core Parameters Maintenance - Field Description

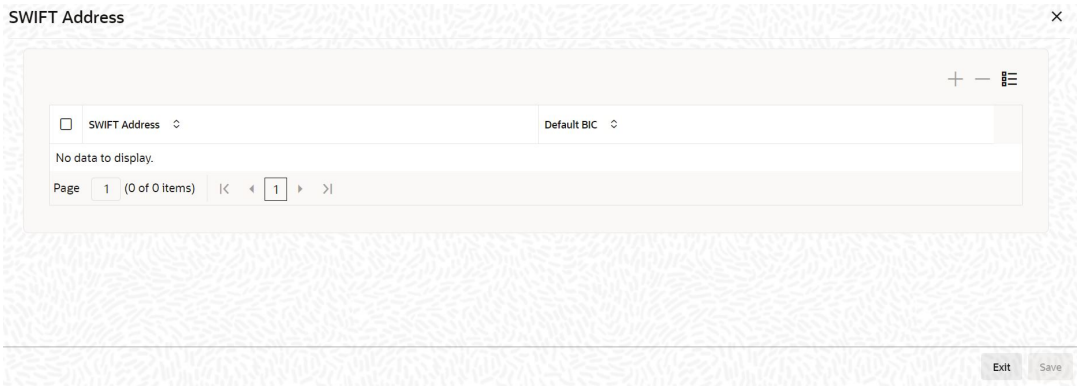
Field	Description
Host Code	Click **Search** and specify the host code from the list of values.
Branch Code	Specify the **Branch Code**.
Country Code	Specify the **Country Code**.
Branch Name	Specify the **Branch Name**.
Branch Address	Specify the address of branch here.
Source Branch Code	Specify the branch code of the source.
Local Currency	Click **Search** and specify the local currency of the branch from the list of values.
Walk in Customer	Click **Search** and specify the **Walk in Customer** name from the list of values.
Weekly Holiday 1 and **Weekly Holiday 2**	Select the weekly holiday of the branch from the drop-down list. • **Sunday** • **Monday** • **Tuesday** • **Wednesday** • **Thursday** • **Friday** • **Saturday**
Auto Authorization	Check this box to indicate that the branch allows an auto authorization facility.
Host Name	Specify the hostname from which the customer is logged in.
Report DSN	Specify the **Report DSN** details.
Source System	Click **Search** and specify the source system from the list of values.
Use Head Office Exchange Rate	Check this box if want to use the Head Office exchange rate.

3. Click **Swift Address** to maintain the **Swift Address** for the branch in the **Swift Address** screen.

   The **SWIFT Address** screen displays.

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Figure 1-3 SWIFT Address



4. On the **SWIFT Address** screen, specify the fields.

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

Table 1-3 SWIFT Address - Field Description

Field	Description
SWIFT Address	Click **search** and specify the required SWIFT address.
Default BIC	Check this box to use the **Default BIC**.

5. Click **Exit** to end the transaction.

1.2 Maintaining Host Code

This topic describes the host code maintenance.

The user can group branches in the same zone or region under a Host for specific processing. Depending on processing requirements, there can be multiple hosts. These hosts are maintained in the **Host Code Maintenance** screen.

This topic has the following sub-topics:

- Maintain Host Code
  This topic explains systematic instructions to process host code maintenance.
- Process Host Code Maintenance Summary
  This topic explains systematic instructions to process the summary of host code maintenance.

1.2.1 Maintain Host Code

This topic explains systematic instructions to process host code maintenance.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **STDHSTCD** in the text box, and click **Next**.

   The **Host Code** screen displays.

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Figure 1-4 Host Code



2. On the **Host Code** screen, specify the fields.

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

Table 1-4 Host Code - Field Description

Field	Description
Host Code	Specify the host code.
Host Description	Specify the description of the host code in the text box.
Country Code	Click **Search** and specify the required country code from the list of values.
Processing Time Zone	Click **Search** and specify the time zone code that is used for processing the request from the list of values. All open and authorized time zones are available in the list.
Default Branch	Click **Search** and specify the required branch code which indicates the main branch of the group of branches linked to the same host code from the list of values. All valid branches are available in the list.

3. Click **Exit** to end the transaction.

1.2.2 Process Host Code Maintenance Summary

This topic explains systematic instructions to process the summary of host code maintenance.

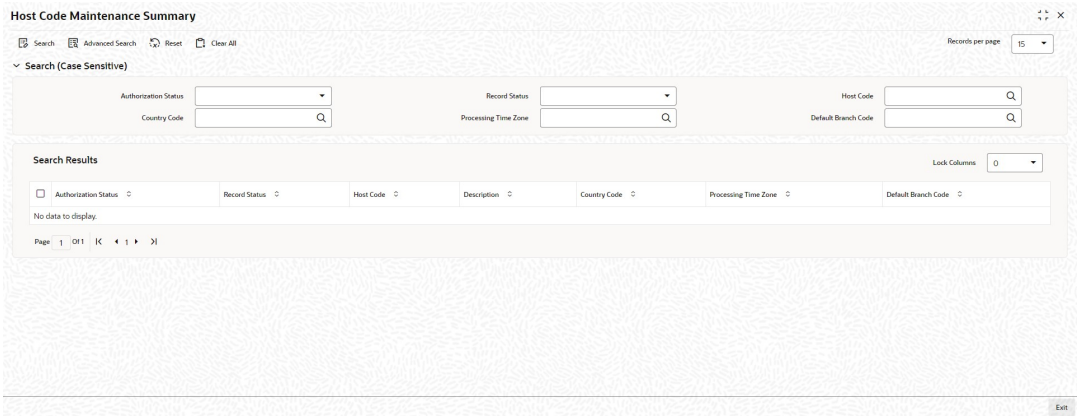
> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **STSHSTCD** in the text box, and click **Next**.

   The **Host Code Maintenance Summary** screen displays.

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Figure 1-5 Host Code Maintenance Summary



2. On the **Host Code Maintenance Summary**, specify the fields.

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

Table 1-5 Host Code Maintenance Summary - Field Description

Field	Description
Authorization Status	Select the authorization status from the drop-down list. • **Authorized** • **Unauthorized** • **Rejected**
Record Status	Select the record status from the drop-down list. • **Closed** • **Open**
Host Code	Click **Search** and specify the **Host Code** from the list of values.
Country Code	Click **Search** and specify the **Country Code** from the list of values.
Processing Time Zone	Click **Search** and specify the **Processing Time Zone** from the list of values.
Default Branch Code	Click **Search** and specify the **Default Branch Code** from the list of values.

3. Click **Search** after specifying the search parameters.

   The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

   - **Authorization Status**
   - **Record Status**
   - **Host Code**
   - **Description**
   - **Country Code**
   - **Processing Time Zone**
   - **Default Branch Code**

4. Click **Exit** to end the transaction.

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1.3 Local Holiday Maintenance

This topic describes local holiday maintenance to check the value date, start date, and schedule date of a loan and deposit contract to not fall on a holiday.

For a year, the user needs to define weekly holidays and calendar year annual holidays, and this is done in the **Local Holiday Calendar Maintenance** screen. The system uses the information maintained on this screen to do the following:

- To check that the **Value Date** of no Data Entry transaction falls on a holiday.
- To check that the start date/maturing date and schedule date of a loan and deposit contract do not fall on a holiday.
- To effect a date change on the system - Today's date and Next working date

For any schedule/contract maturing at a future date (say 5 years), hence the user can input a future date, only if the calendar for that year has been maintained. It is not necessary to maintain the list of all annual holidays, for the future, the user can merely define all regular weekly holidays.

This screen is maintained for each branch of the bank from the respective branches, thus making it possible to have a different set of holidays for different branches of the bank.

This topic has the following sub-topic:

- Maintain Local Holiday Calendar
  This topic explains systematic instructions to maintain the local holiday calendar.

1.3.1 Maintain Local Holiday Calendar

This topic explains systematic instructions to maintain the local holiday calendar.

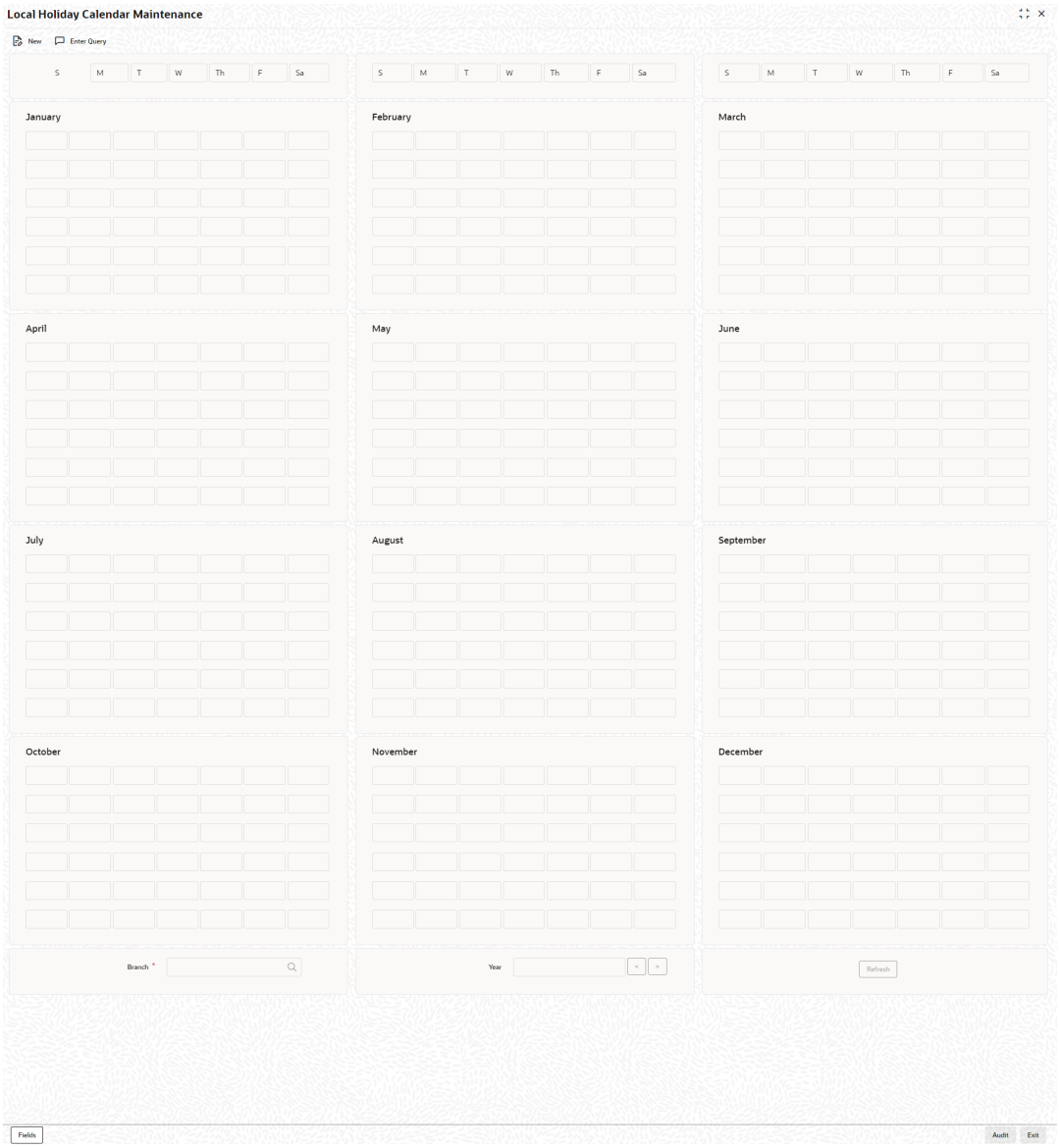
> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On the **Homescreen**, type **STDLOCHL** in the text box, and click **Next**.

   The **Local Holiday Calendar Maintenance** screen displays.

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Figure 1-6 Local Holiday Calendar Maintenance



In the **Local Holiday Calendar Maintenance** screen, specify the weekly and also the annual holidays for the branch, for any year between 1 AD and 4000 AD.

2. On the **Local Holiday Calendar Maintenance**, specify the fields.

> **Note**
>
> It is possible to maintain the next working day as a holiday and the next holiday as a working day.

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

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Table 1-6 Local Holiday Calendar Maintenance - Field Description

Field	Description
Branch	Click **Search** and specify the branch code.
Year	Enter the year or move to the required year using the arrows.
Refresh	To build the calendar for the year, click **Refresh**. This is called the refresh/build-up because it builds the calendar. • On processing the calendar of any year, Saturdays and Sundays are marked as weekly holidays. This is the default setting of the system. • For identification, the working days are marked in black and the holidays in red.

3. To define annual holidays, click on the particular date to mark the selected date as a holiday.
4. To unmark the selected day specified earlier as a holiday, double-click on it once again.

   On the screen, these are the holidays that are defined for the year calendar on display. All holidays are marked in red while working days are in black. All unauthorized holiday dates appear against a blue background. With each modification, the Modification Number in the made by column below moves up serially.

   The selected day gets marked in black (working day) in the screen.
5. Click **Exit** to end the transaction.

1.4 Maintain Country Name Details

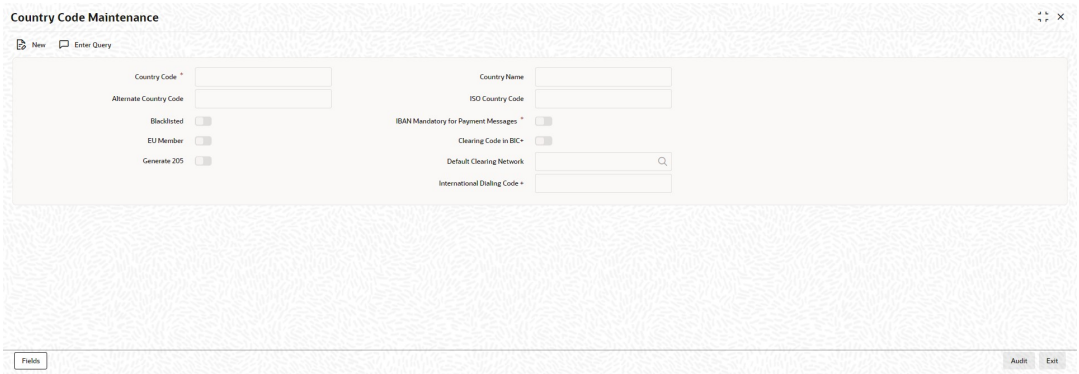
This topic explains systematic instructions to maintain country name details.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **STDCNMNT** in the text box and click **Next**.

   The **Country Code Maintenance** screen displays.

Figure 1-7 Country Code Maintenance



2. On the **Country Code Maintenance** screen, specify the fields.

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

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Table 1-7 Country Code Maintenance - Field Description

Field	Description
Country Code	Enter an unique three-character code to identify the country. For example, the **USA** as the country code for the United States of America.
Alternate Country Code	Enter an alternate country code. This is for information purposes only and will not be printed on any customer correspondence. For example, the **US** as the alternate code for USA
Country Name	Specify the name of the country.
Blacklisted	In the **Country Name Maintenance** screen, the user can blacklist a country for further usage. The user is not allowed to deal in countries that are blacklisted. **Note** The user can only deal with countries that are not blacklisted.
IBAN Mandatory for Payment Messages	If this is checked, it indicates that for every payment message, an IBAN is mandatory. If this option is unchecked for a country, the system will not process the outgoing payments wherein the ordering customer or the beneficiary customer belongs to that country.
EU Member	This indicates whether the country is recognized by SWIFT as a part of the Intra European countries. If this box is checked, the instructed amount field should be mandatory in the generated 103, 103+, and 102 messages. The instructed amount field is mandatory in the incoming messages.
Clearing Code in BIC+	Check this box to indicate that the National ID in the BIC plus file is the clearing code. During the upload of clearing codes from the BIC plus file, the records that belong to countries against which this box is checked will be selected.
Generate 205	Check this box to indicate that the cover message 205COV or 205 needs to be generated for transactions involving this country. If this box is not checked, RTGS, 202, or 202COV messages will be generated. For more details on 202COV and 205COV cover message formats, refer to the Settlements User Guide.
Default Clearing Network	Once the National ID from BIC plus directory is uploaded into clearing codes, the network will be populated as the default clearing network for that country. This is mandatory when clearing code in BIC+ is chosen as **Y**.
International Dialing Code	Specify the international dialing code associated with the country.

3. Click **Exit** to end the transaction.

1.5 Currency Maintenance

This topic describes the maintenance of currency definition, currency pair, currency rate type, currency exchange rates, and forward exchange rates

This topic has the following sub-topics:

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- Maintain Currency Definition
  This topic explains systematic instructions to maintain currency definition.
- Maintain Debit and Credit Exchange Rate Limit
  This topic explains systematic instructions to maintain debit and credit auto exchange rate limits.
- Maintain Currency Country Mapping
  This topic explains systematic instructions to maintain currency country mapping.
- Maintain Currency Position GL
  This topic explains systematic instructions to maintain currency position GL and position equivalent GL.
- Process Currency Summary Details
  This topic explains systematic instructions to process the summary details of currency.
- Maintain Currency Pair
  This topic explains systematic instructions to maintain currency pairs.
- Process Currency Pair Summary
  This topic describes systematic instructions to process summary details of currency pairs.
- Maintain Currency Rate Type
  This topic explains systematic instructions to maintain currency rate type.
- Maintain Currency Exchange Rates
  This topic explains systematic instructions to maintain currency exchange rates.
- Process Exchange Rates
  This topic explains systematic instructions to process exchange rates.

1.5.1 Maintain Currency Definition

This topic explains systematic instructions to maintain currency definition.

In the **Currency Definition** screen, define the attributes of the currencies in which the bank can deal. For each currency, attributes like the SWIFT code for the currency, the country to which the currency belongs, the interest method, the spot days, the settlement days, etc. can be defined.

The currencies can be maintained only at the Head Office. The list of currencies will be made available to the branches based on the currencies that have been defined for the country linked to that branch.

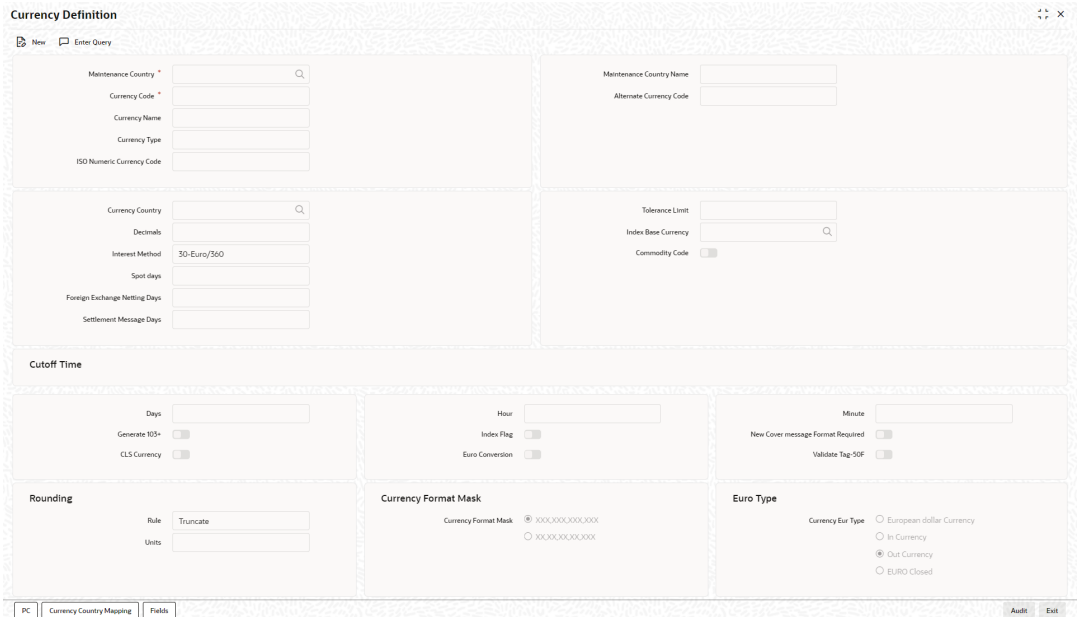
> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **CYDCDEFE** in the text box, and click **Next**.

   The **Currency Definition** screen displays.

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Figure 1-8 Currency Definition



2. On the **Currency Definition** screen, specify the fields.

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

Table 1-8 Currency Definition - Field Description

Field	Description
Maintenance Country	Click **Search** and specify the country code for which the currency is maintained from the list of values. The list displays all the authorized and open country codes along with their description maintained in the system. For example, if the country code for a bank or a branch maintained which is operating in Singapore for the currency USD, then specify the country code as SG. The system defaults the field **Maintenance Country** as the US.
Maintenance Country Name	The system displays the name of the country for which the currency is maintained.
Currency Code	Specify the code of the currency. The currencies are identified in Oracle FLEXCUBE Universal Banking by the SWIFT codes assigned to them. The currency will be identified by this code in all transactions that involve it.
Currency Name	Enter the detailed name of the currency in not more than thirty-five alphanumeric characters.

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Table 1-8 (Cont.) Currency Definition - Field Description

Field	Description
Currency Type	As per the bank's requirement, the user can choose to classify currencies into different currency types. The bank can use its discretion to decide the basis of classifying currencies into different currency types. A currency type can consist of a maximum of three characters. Depending on the customer account mask maintained, the value in the **Currency Type** field would be used during the generation of customer account numbers through the **Customer Accounts Maintenance** screen. If it is decided to include currency type as part of the customer account number (in the account number mask), then at the time of creating a new customer account number, select the currency of the account number being generated. In the options list provided for currency, the currency code is displayed along with the associated currency type say, USD– 1, GBP – 2, etc. When the account number gets populated, it is the currency type that forms a part of the customer account number.
ISO Numeric Currency Code	Specify the currency code specified by the International Standardization Organization.
Alternate Currency Code	Specify the alternate currency code.
Country Currency	Click **Search** and specify the country from the list of values. After identifying the currency, specify the country to which the currency belongs.
Decimals	Specify the number of decimal units up to which the currency can be denominated. The number of decimals allowed for any amount in the currency can be - • **0** - Currency with no decimals • **2** - Currency with two decimals • **3** - Currency with three decimals • **4** - Currency with four decimals
Interest Method	Select the interest rate to be used for transactions that involve this currency from the drop-down list. • **30(Euro)/360** • **30(US)/360** • **Actual/360** • **30(Euro)/365** • **30(US)/365** • **Actual/365** • **30(Euro)/Actual** • **30(US)/Actual** • **Actual/Actual** Select the interest method that should be used by default whenever the currency is used in transactions. While processing a transaction that involves this currency, the interest method is defined for the currency defaults. There is an option to change it for a specific transaction. However, if an interesting method for a transaction is not specified, the method defined for the currency will be used.

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Table 1-8 (Cont.) Currency Definition - Field Description

Field	Description
Spot Days	The number of spot working days applicable for the currency is specified here. For example, the tenor of an MM contract is as follows - • **Value Date** - 01/01/99 • **Maturity Date** - 31/01/99 • **Contract Currency** - USD • **Contract Amount** - 5000 For USD, the number of Spot Days is specified as - 3 For this contract, the payment advices will be sent on 28/01/96.
Foreign Exchange Netting Days	Oracle FLEXCUBE Universal Banking provides a facility wherein all transactions relating to a customer, meant to be settled on a particular day and made before a specific cut-off day are collated, and netted and a single payment message is sent instead of individual messages for each payment. This cut-off day can be parameterized and is called **Netting Days**. The number of FX netting days applicable for the specified currency is maintained here. **Note** The system validates that the FX Netting days are lesser than or equal to the spot days.
Settlement Message Days	Specify the **Settlement Message Days** for a currency. Settlement messages for the components of a contract (in the LC, BC, LD, MM, and FX modules) will be generated according to the settlement days specified for the currency of the settlement account. For example, when maintaining the details of USD in the **Currency Definition** screen, specify the **Settlement Message Days** as 2. This implies that two working days before the settlement of a component through a USD account, a settlement message will be automatically generated if specified (when runs the Settlement Messages function at the end of the day). The settlement details of a contract are as follows - • **Settlement Date** - 06 May 1999 • **Settlement Account Currency** - USD • **Component** - Principal • **Settlement Message** - **Yes** • **Component Currency** - GBP When generating the Settlement Messages function, at the end of the day, on 04 May 1999, a settlement message for the principal component of the contract will be generated. The user can run the Settlement Messages function as part of EOD operations from the Application Browser to automatically generate settlement messages for contracts marked out for automatic liquidation. The settlement day specification for a currency will determine the contracts that are picked up for settlement message generation.

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Table 1-8 (Cont.) Currency Definition - Field Description

Field	Description
Tolerance Limit	When maintaining an **In Currency**, or the **Euro** in the **Currency Definition** screen, define a **Tolerance Limit** for it. The limit is expressed as a percentage. **The Implication** - During the transition period, settlement of components in **In** currencies can be made either in the same currency or in the Euro (EUR) depending on the settlement account(s) maintained. (Similarly, components in Euro can either be settled in EUR or an **In** currency.) In the settlement messages that are generated (MT 100, MT202), the settlement amount would be reported in the Settlement Account Currency. However, the user can opt to additionally furnish the value of the component in Euro Related Information (ERI) currency. The user have to manually specify the settlement amount value, in the ERI currency, in the **Settlement Message Details** screen. When generating the message towards settlement (MT100, MT202), the system ensures that the value the user specifies as the ERI Amount conforms to the **Tolerance Limit** defined for the ERI Currency (in the **Currency Definition** screen). That is, the system computes the ERI equivalent of the settling amount using the pegged rates and compares the same against the ERI amount input by the user. If the difference is within the tolerance limits defined for the ERI currency, the user-specified amount is used. If the user-specified ERI amount breaches the **Tolerance Limit** defined for the ERI currency, the system calculates and reports the ERI Amount based on the exchange rate defined for the settlement currency vis-à-vis the ERI currency. For example, in the SWIFT messages (MT 100 and MT 202) that are generated towards settlement, the value of the component can be reported both in the Nostro account currency (in Field 32A) and in an ERI currency that the user specifies (in field 72). In Oracle FLEXCUBE Universal Banking, this information is captured in the European Related Information (ERI) fields in the **Settlement Message Details** screen. Assume the following scenario - • The settlement account is an EUR account. • The user has to settle an amount of DEM 10000. • The user has defined the ERI currency for DEM as DEM. • The Tolerance Limit for DEM as 0.05%. • The exchange rate - 1 Euro = 1.30 DEM The settlement amount in Euro would therefore be 7692.36 (rounded to the nearest higher cent). This amount will be reported in field 32A of the settlement messages. Now, if want to furnish the settlement amount in the ERI currency (in this case, DEM) the user has to manually enter the DEM value in the ERI Amount field. The user may enter DEM 10000. (EUR 7692.36 converts into DEM 10000.068.) The value that is entered is well within the Tolerance Limit of 0.05% defined for DEM. Therefore, this value will be reported in field 72 of the settlement messages. Since the **Tolerance Limit** for DEM is 0.05%, specify an ERI Amount between DEM 9995 and DEM 10005 (DEM 10000 * 0.05/100 = DEM 5). If an ERI value is entered exceeding DEM 10005 or less than DEM 9950, the system recalculates the ERI Amount at the time of generating the settlement messages. The recalculation will be based on the pegged rates between the Settlement Currency and the ERI currency.

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Table 1-8 (Cont.) Currency Definition - Field Description

Field	Description
	Note The system validates the ERI amount only when generating settlement messages. It does not validate the ERI amount at the time of input (in the **Settlement Message Details** screen).
Index Base Currency	Click **Search** and specify the currency that should be used to handle index-based securities traded by the banks, wherein the deals are done in index currency and their settlement is done through the local currency.
Commodity Code	Check this box to indicate that the maintained currency code is a commodity code that is restricted not to populate in payment messages during message generation in the **Currency Code** field.
Hour and **Minute**	The currency cut-off time refers to the time by which all transactions involving a currency should be generated. For a currency, specify the cut-off **Hour** and **Minute**. This time should be expressed in the local time of the bank. The maintenance of a cut-off time for a currency has particular reference to outgoing funds transfers involving it. The cut-off time (in hours and minutes) that is maintained to be applicable for payment transactions involving a currency applies to the head office branch of the bank.
Days	Specify the cut-off days for payment transactions involving the currency. For example, the value date of a funds transfer transaction (incoming payment) involving USD, is 3rd June 2001. The number of cut-off days specified for the currency is 2. This means that the payment must be received on or before 1st June 2001. If the payment is received on 1st June, it must be received before the cut-off time specified for USD. If the USD cut-off time is 1200 hrs, then if the payment is received on 1st June 2001, it must be received before 1200 hrs. If the branches are in time zones other than the head office branch time zone, maintain the offset time applicable for each branch in the **Branch Parameters** screen. **Note** Even when cut-off days and the cut-off time for a currency have both been specified, the cut-off checks are performed for a funds transfer transaction only if specified as applicable for the product involved in the transaction.

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Table 1-8 (Cont.) Currency Definition - Field Description

Field	Description
Generate 103+	Check **Generate 103+** box only if want to generate outgoing MT103 messages in the MT103 + format. If enabling this option for a specific currency, ensure to also enable this option - • For bank branch in the **Branch Parameters Maintenance** • For the customer of the contract in the **BIC Code Maintenance** • For the product used by the contract in the product **Preferences** Consequently, while processing transactions in the specified currency for such a customer, branch, and product, for which the **Generate 103+** option is enabled, the system generates outgoing payment messages in the MT103 + format. **Note** Since the system is also capable of processing incoming MT 103 messages in the MT 103+ format. Therefore, during the upload process for the branch, the system considers a MT 103 payment message to be of MT 103+ format for those customers, currency and product combinations, for which the **Generate 103+** option has been enabled.
CLS Currency	To allow customers of the bank to settle their FX deals via the CLS (Continuous Linked Settlements) Bank, identify the currency to be a CLS Currency. FX deals in the CLS currency only will be eligible to be routed through the CLS bank. From the available list of CLS currencies, maintain a list of **Allowed** or **Disallowed** currencies for a specific customer. Every customer who is a **CLS Participant** will be allowed to trade in all the available CLS currencies unless specifically mentioned.
Index Flag	Check this box to derive the index rate of the currency in the Lending module.
Euro Conversion	Check this box to enable Euro conversion.
New Cover message Format Required	Check this box to enable the new cover message format.
Validate Tag-50F	Check this box to indicate that validations need to be performed for the 50F details captured for the ordering customer during contract input. For more details on 50F validations, refer to the topic titled **Maintain Addresses for a Customer** in Messaging System User Guide. **Note** Customer cover messages are always generated in the new format (MT202COV or MT205- COV). For more details on new cover message formats, refer to the Settlements User Guide.

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Table 1-8 (Cont.) Currency Definition - Field Description

Field	Description
Rule	This refers to the method to be followed for rounding off fractional units of a currency. Select the rounding preferences from the drop-down list - • **Truncate** - The amount is truncated to the number of decimals specified for the currency. • **Up** - The amount is rounded up based on the number of decimals and the nearest rounding unit. • **Down** - The amount is rounded down based on the number of decimals and the nearest rounding unit. • **Round Near** - The amount is rounded near based on the number of decimals and the nearest rounding unit. Refer to the table .
Unit	If the **Up** or **Down** option is selected in the **Rule** field, specify the nearest unit to which the rounding should take place. The number of units specified here should not be greater than the number of decimals allowed for the currency. For example, The decimal point specified for currency A is 2. The rounding unit is .05 The amount for the transaction is USD 100.326, which will be rounded off depending on the decimals specified and the rounding rule and rounding unit. For Rounding Rule **Up**, the amount available for the transaction would be USD 100.35. For rounding rule **Down**, the transaction amount would have been rounded down to 100.30. If the rounding rule was specified as **Truncate** then, the amount would have rounded off to 100.32 (simply, knock off all decimal points beyond the stated decimals places to be rounded off). Thus whenever a **Truncate** option is selected, there is no need to state the **Unit**.
Currency Format Mask	Select the format in which amounts in this currency are to be displayed for contracts in this currency from the following options - • **XXX,XXX,XXX,XXX** • **XX,XX,XX,XX,XXX**

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Table 1-8 (Cont.) Currency Definition - Field Description

Field	Description
Currency Eur Type	When maintaining a currency in the **Currency Definition** screen, specify the **Type** of the currency in the transition phase of the European Economic and Monetary Union (EMU). This can be done in the **Currency Eur Type** field. Select the Euro type for the currency from the following options - • **European Dollar Currency** • **In Currency** • **Out Currency** • **Euro Closed** The specifications in this field enable us to handle the first phase of the EMU, which commenced on 01 January 1999. National currencies of **In** countries are referred to as **In Currency**. When maintaining other currencies, select the **Out Currency** option under **Currency Eur Type**. When the transition period ends, the national currencies of the participating countries would cease to exist as valid legal tenders. The Euro would be the only legal tender in the participating countries. Consequently, the Euro changes made to Oracle FLEXCUBE Universal Banking will no longer be required. The user can turn off the changes at the end of the transition period by - • Closing all **In** currencies, and • Selecting the **Euro Closed** option (for the Euro)

For example,

Table 1-9 Rounding Preference

Amount before Rounding	Rounding Method	Number of Decimals	Rounding Unit	Amount after Rounding
1234.678	Truncate	2	-	1234.67
1234.678	Round up to the nearest rounding unit	2	.01	1234.68
1234.678	Round down to the nearest rounding unit	2	.01	1234.67

The treatment for interest calculation varies with each of the interest calculation methods. Each method is dealt with individually below -

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Table 1-10 12

Interest Method	Interest Calculation
30(Euro)/360	10,000x10/100x114/360 In this method, the number of days is calculated as follows - • December - 30 days (include from date exclude to date) • January - 30 days (In 30 Euro Method, all months have 30 days, February included.) • February - 30 days (In 30 Euro Method, February always has 30 days, leap year or not) • March - 24 days (include from date exclude to date) Total = 113 days
30(US)/360	10,000x10/100x114/360 In this method, the number of days is calculated as follows - • December - 30 days (include from date exclude to date) • January - 30 days (In 30 US Method, all months have 30 days, only for February are the actual number of days calculated.) • February - 29 days (In 30 US Method, actual days are accounted for the leap year.) • March - 24 days (include from date exclude to date) Total = 113 days
Actual/360	10,000x10/100x115/360 In this method, the number of days is calculated as follows - • December -31 days (include from date exclude to date) • January - 31 days • February - 29 days (leap year) • March - 24 days (include from date exclude to date) Total=31+31+29+24=115
30(Euro)/365	10,000x10/100x114/365 In this method, the number of days is calculated as follows - • December - 30 days (include from date exclude to date) • January - 30 days (In 30 Euro Method, all months have 30 days, February included.) • February - 30 days (In 30 Euro Method, February always has 30 days, leap year or not) • March - 24 days (include from date exclude to date) Total = 113 days
30(US)/365	10,000x10/100x114/365 In this method, the number of days is calculated as follows - • December - 30 days (include from date exclude to date) • January - 30 days (In 30 US Method, all months have 30 days, only for February are the actual number of days calculated.) • February - 29 days (In 30 US Method, actual days are accounted for the leap year.) • March - 24 days (include from date exclude to date) Total = 113 days
Actual/365	10,000x10/100x115/365 In this method, the number of days is calculated as follows - • December - 31 days (include from date exclude to date) • January - 31 days • February - 29 days (leap year) • March - 24 days (include from date exclude to date) Total=31+31+29+24=115

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Table 1-10 (Cont.) 12

Interest Method	Interest Calculation
30(Euro)/Actual	10,000x10/100 x (30/365+84/366) In this method, the number of days is calculated as follows - • December - 30 days (include from date exclude to date) • January - 30 days (In 30 Euro Method, all months have 30 days, February included) • February - 30 days (In 30 Euro Method, February always has 30 days, leap year or not) • March - 24 days (include from date exclude to date) Total = 113 days **Note** When the interest period crosses from a non-leap year to a leap year (or otherwise), the basis of actual days has to be treated separately in each year.
30(US)/Actual	10,000x10/100 x (30/365+84/366) In this method, the number of days is calculated as follows - • December - 30 days (include from date exclude to date) • January - 30 days (In 30 US Method, all months have 30 days, only for February are the actual number of days calculated.) • February - 29 days (In 30 US Method, actual days are accounted for the leap year.) • March - 24 days (include from date exclude to date) Total = 113 days **Note** When the interest period crosses from a non-leap year to a leap year (or otherwise), the basis of actual days has to be treated separately in each year.
Actual/Actual	10,000x10/100 x (31/365 + 84/366) In this method, the number of days is calculated as follows - • December - 31 days (include from date exclude to date) • January - 31 days • February - 29 days (leap year) • March - 24 days (include from date exclude to date) Total = 31 + (31+29+24=84) =115 **Note** When the interest period crosses from a non-leap year to a leap year (or otherwise), the basis of actual days has to be treated separately in each year. Therefore, the denominator for the 31 days in December is 365 as it is a non-leap year and the denominator for the 84 days in 2000 is 366 as it is a leap year.

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3. Click **Exit** to end the transaction.

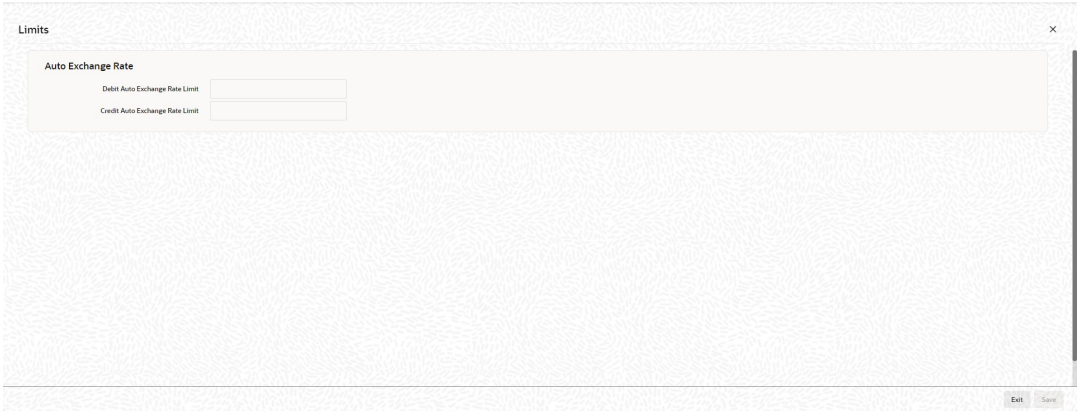
1.5.2 Maintain Debit and Credit Exchange Rate Limit

This topic explains systematic instructions to maintain debit and credit auto exchange rate limits.

1. On the **Currency Definition** screen, click **PC**.

   The **Limits** screen displays.

Figure 1-9 Limits



2. On the **Limits** screen, specify the fields.

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

Table 1-11 Limits - Field Description

Field	Description
Debit Auto Exchange Rate Limit	Specify the debit limit for the exchange rate.
Credit Auto Exchange Rate Limit	Specify the credit limit for the exchange rate.

> **Note**
>
> - The transaction amount of a PC contract must not exceed the limit specified here.
> - As the **PC** is remediated from ROFC, the system will not use these values anywhere even though the values are maintained in the **PC**.

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1.5.3 Maintain Currency Country Mapping

This topic explains systematic instructions to maintain currency country mapping.

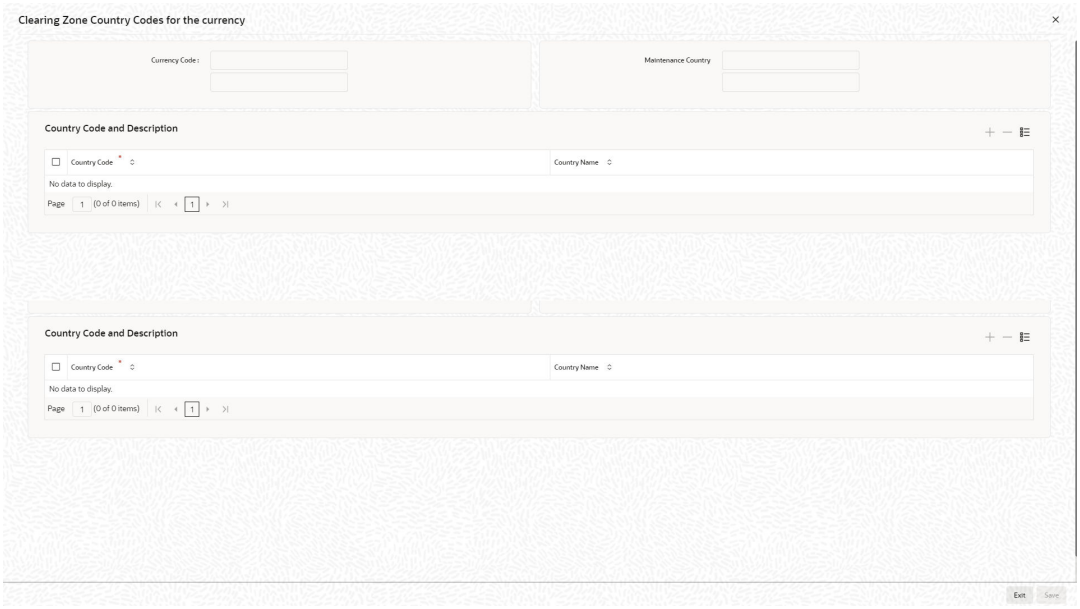
> **Note**
>
> The fields which are marked in asterisk are mandatory.

Login to the **Currency Definition** screen.

1. On the **Currency Definition** screen, click **Currency Country Mapping**.

   The **Clearing Zone Country Codes for the Currency** screen displays.

Figure 1-10 Clearing Zone Country Codes for the Currency



2. On the **Clearing Zone Country Codes for the Currency** screen, specify the fields.

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

Table 1-12 Clearing Zone Country Codes for the Currency - Field Description

Field	Description
Currency Code	The system displays the currency code maintained in the system.
Maintenance Country	The system displays the maintenance country for the currency.
Maintenance Country Name	The system displays the name of the country for which the currency is maintained.
Country Code	Click **Search** and specify the clearing zone country code from the list of values. The list displays all the country codes maintained in the system.
Country Name	The system displays the name of the clearing zone country.

3. Click **Exit** to end the transaction.

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1.5.4 Maintain Currency Position GL

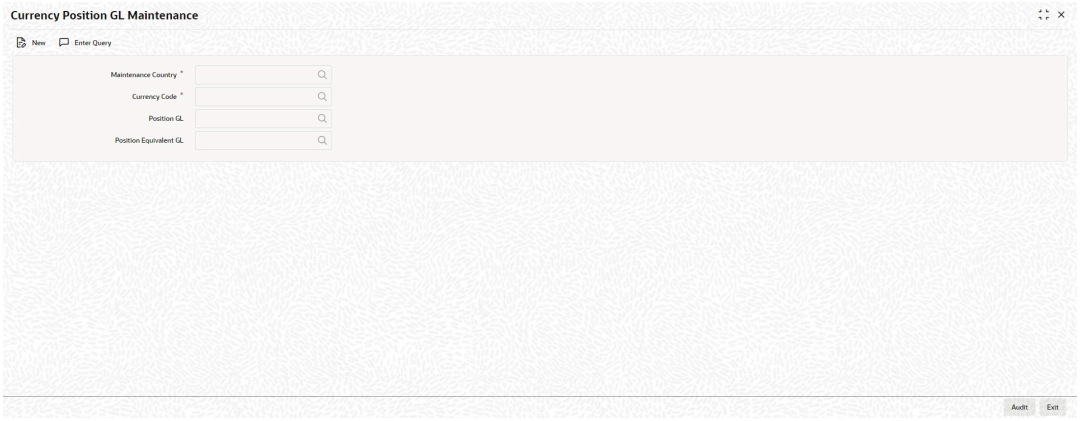
This topic explains systematic instructions to maintain currency position GL and position equivalent GL.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **CYDPOSGL** in the text box, and click **Next**.

   The **Currency Position GL Maintenance** screen displays.

Figure 1-11 Currency Position GL Maintenance



2. On the **Currency Position GL Maintenance** screen, specify the fields.

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

Table 1-13 Currency Position GL Maintenance - Field Description

Field	Description
Maintenance Country	Click **Search** and specify the **Maintenance Country** for which the currency is maintained from the list of values. The list displays all the authorized and open country codes along with their description maintained in the system.
Currency Code	Click **Search** and specify the **Currency Code** from the list of values. Currencies are identified in Oracle FLEXCUBE Universal Banking by the SWIFT codes assigned to them. The currency will be identified by this code in all transactions that involve it.
Position GL and **Position Equivalent GL**	If the user has opted for position accounting in the bank, then maintain the same using **CYDPOSGL (Currency Position GL Maintenance)** screen to indicate the **Position GL** and the **Position Equivalent GL**. When maintaining GLs in the bank, the user can opt to link different foreign currencies associated with GL to either of the following: • The Position GLs that are specified here (for the corresponding currency) • Position GLs of the user's choice

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3. Click **Exit** to end the transaction.

1.5.5 Process Currency Summary Details

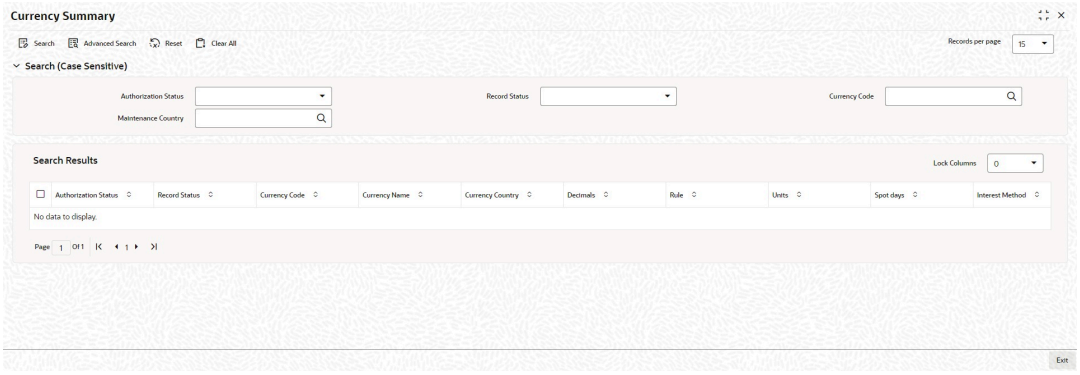
This topic explains systematic instructions to process the summary details of currency.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen** screen, type **CYSCDEFE** in the text box, and click **Next**.

   The **Currency Summary** screen displays.

Figure 1-12 Currency Summary



2. On the **Currency Summary** screen, specify the fields.

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

Table 1-14 Currency Summary - Field Description

Field	Description
Authorization Status	Select the authorization status from the drop-down list. • **Authorized** • **Unauthorized** • **Rejected**
Record Status	Select the record status from the drop-down list. • **Closed** • **Open**
Currency Code	Click **Search** and specify the **Currency Code** from the list of values.
Maintenance Country	Click **Search** and specify the **Maintenance Country** from the list of values.

3. Click **Search** after specifying the search parameters.

   The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

   - **Authorization Status**
   - **Record Status**

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- **Currency Code**
- **Currency Name**
- **Currency Country**
- **Decimals**
- **Rule**
- **Units**
- **Spot days**
- **Interest Method**
- **Maintenance Country**

4. Click **Exit** to end the transaction.

1.5.6 Maintain Currency Pair

This topic explains systematic instructions to maintain currency pairs.

In the foreign exchange markets, the exchange rates for some currency pairs such as the USD-GBP or USD-JPY are easily obtainable, since these are frequently traded. The exchange rates of other currencies such as the ZAR-INR (South African Rand - Indian Rupee), which is not traded very often, is determined through a third currency. This third currency is usually the US dollar, since the US dollar is quoted in all trading centers.

In the **Currency Pair Maintenance** screen, define the static attributes of currency pairs for which a regular market quote is readily available. For other pairs, which do not have a regular market quote, specify the third currency through which the system should compute the exchange rate.

The currency pair screen is maintained at the bank level by Head Office branch using the **Currency Pair Maintenance** screen.

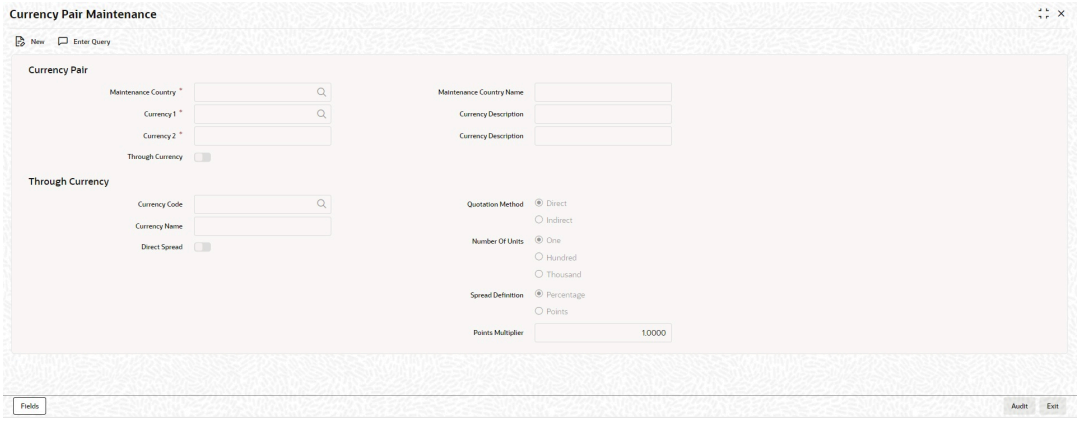
> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **CYDCCYPR** in the text box, and click **Next**.

   The **Currency Pair Maintenance** screen displays.

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Figure 1-13 Currency Pair Maintenance



System Features - From among the currencies maintained in the currency screen, the system builds all possible combinations of currencies in pairs. For example, if you have maintained the following currency codes: USD, YEN. The system will give you a choice of defining parameters for the following:

- **USD-INR**
- **USD-YEN**
- **INR-USD**
- **INR-YEN**
- **YEN-USD**
- **YEN-INR**

It is however not obligatory to define parameters for all these pairs. A currency pair needs to be maintained only if:

- The user wants to define a direct exchange rate for the pair, of frequently traded currencies like INR-USD or USD-GBP, or USD-JPY for which market quotes are available.
- The user wants to define a through currency for the pair, for those currencies which are not so well traded, market quotes may not be available. Therefore the user can route the conversion rate for the pair via a **Through Currency**. For example, in the case of GBPNLG, for which a direct exchange rate may not be available, the user can define a through currency say, USD. The exchange rate between GBP-USD and NLG-USD will be picked up by the system to compute the exchange rate between GBP-NLG.

In the absence of a direct exchange rate, the system will look for a through currency to compute the rate. If a **Through Currency** has not been maintained then the default local currency will be picked up as the through currency to compute the rate for a currency pair.

2. On the **Currency Pair Maintenance** screen, specify the fields.

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

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Table 1-15 Currency Pair Maintenance - Field Description

Field	Description
Maintenance Country	Click **Search** and specify the country code for which the currency pair is maintained from the list of values. The list displays all the authorized and open country codes along with their description maintained in the system. For example, if the country code is maintained for a bank or a branch, which is operating in Singapore for the currency USD, then specify the country code as SG. The system defaults the field **Country** to US.
Currency 1	Click **Search** and specify the currency 1 for pairing.
Currency Description	The system displays the description of **Currency 1**.
Currency 2	Specify the **Currency 2** for pairing.
Currency Description	The system displays the description of **Currency 2**.
Maintenance Country Name	The system displays the name of the country for which the currency pair is maintained.
Currency Pair	A currency pair (specified as **Currency 1** and **Currency 2**, in the **Currency Pair Maintenance** screen) represents the two currencies which need to maintain exchange rates. The pair should be selected according to the quotation method followed by the market, which could be **Direct** or **Indirect** (for details refer to the field quotation method). Exchange rates can be defined as **Currency 1** against **Currency 2** or **Currency 2** against **Currency 1**.
Through Currency	If the exchange rate for a particular currency pair is not to be maintained, specify the **Through Currency** via which the exchange rate between the currencies should be calculated. To maintain a through currency for a currency pair, check against the box **Through Currency**.
Currency Code, **Currency Name**, and **Direct Spread**	Click **Search** and specify the currency code which want to specify as the through currency. The exchange rate for the currencies involved in the pair will be calculated using the through currency. The system displays the currency name. Check the box **Direct Spread** to enable direct spread for a currency. **Note** While maintaining a pair involving an **In** currency (**In - Out** and **In - In**), only specify the Euro as the **Through Currency**. The user cannot maintain a **Through Currency** for a pair constituted by an **In** currency and the Euro. Whenever a through currency for a currency pair is defined, the user will not be allowed to specify the following for the pair: • **Number of Units** • **Spread Definition**

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Table 1-15 (Cont.) Currency Pair Maintenance - Field Description

Field	Description
Quotation Method	This is the method to be followed for quoting the exchange rate. There are two methods as follows: • **Direct** • **Indirect** In the **Direct** method, the exchange rate for the currency pair is quoted as follows: • **Buy Rate = Mid Rate - Buy Spread** • **Sell Rate = Mid Rate + Sell Spread** • **Currency 1 = Rate x Currency 2** In the **Indirect** method, the exchange rate for the currency pair is quoted as follows: • **Buy Rate = Mid Rate + Buy Spread** • **Sell Rate = Mid Rate - Sell Spread** • **Currency 2 = Rate x Currency 1** For example, the market follows the direct quote convention for the currency pair USD-DEM (For example, 1USD=1.6051DEM). To maintain this pair, Specify **Currency 1** as USD and **Currency 2** as DEM, and specify **Direct** in this field. For the USD-GBP pair, which is quoted indirectly (1 GBP = 1, 5021 USD), the USD will be defined as **Currency 1** and the GBP as **Currency 2**, with the quotation method **Indirect**.
Number of Units	Select the number of units from the following options: • **One** • **Hundred** • **Thousand** This indicates the number of units of currency to be used for currency conversion.
Spread Definition	Select the method in which the spread for a currency pair needs to be defined. There are two ways of calculating the effective spread as follows: • **Percentage** - Spread/100 x Mid Rate • **Points** - Spread x Points Multiplier The method of spread definition specified here applies to two instances: • While maintaining exchange rates for this currency pair • While maintaining Customer Spread for this currency pair

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Table 1-15 (Cont.) Currency Pair Maintenance - Field Description

Field	Description
Points Multiplier	Points are the smallest unit of measurement in the exchange rate of a currency pair. If the **Points** option is selected in the **Spread Definition** field, specify the multiplication factor for the points to compute an effective spread. For example, For the currency pair USD-DEM, the rates are as follows: • **Mid Rate** - 1.6045 • **Buy Rate** - 1.6040 • **Sell Rate** - 1.6051 The effective buy spread is 0.0005 (1.6045 - 1.6040) and the effective sell spread is 0.0006 (1.6051 - 1.6045). In the **Currency Exchange Rates Input** screen, where rates and spreads for a currency pair are defined, also can specify the buy and sell spreads as 5 and 6 instead of as 0.0005 and 0.0006 (that is, as spread points), and specify here the points multiplier as 0.0001. The effective spread, buy and sell rates are then computed as follows: • **Effective Buy Spread = Buy Spread x Points Multiplier (5 x 0.0001 = 0.0005)** • **Buy Rate= Mid Rate - Buy Spread (1.6045 - 0.0005 = 1.6040)**

3. Click **Exit** to end the transaction.

1.5.7 Process Currency Pair Summary

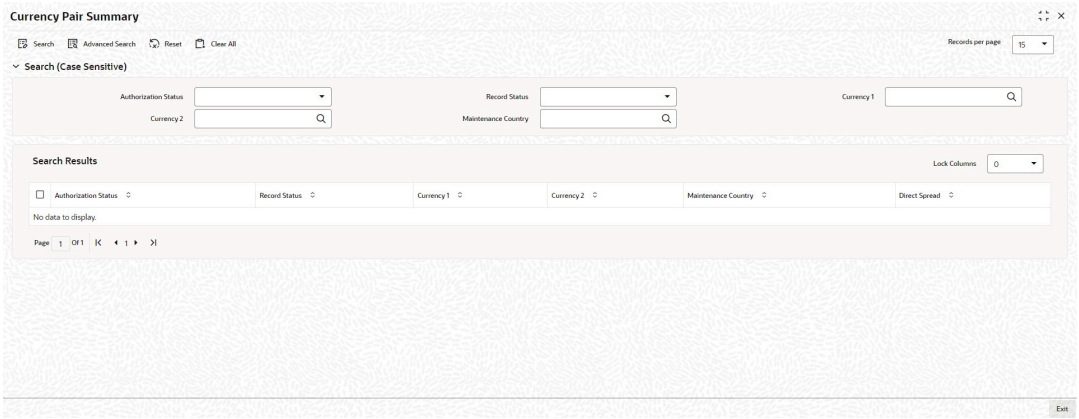
This topic describes systematic instructions to process summary details of currency pairs.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen** screen, type **CYSCCYPR** in the text box, and click **Next**.

   The **Currency Pair Summary** screen displays.

Figure 1-14 Currency Pair Summary



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2. On the **Currency Pair Summary** screen, specify the fields.

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

Table 1-16 Currency Pair Summary - Field Description

Field	Description
Authorization Status	Select the authorization status from the drop-down list. • **Authorized** • **Unauthorized** • **Rejected**
Record Status	Select the record status from the drop-down list. • **Closed** • **Open**
Currency 1	Click **Search** and specify **Currency 1** from the list of values.
Currency 2	Click **Search** and specify **Currency 2** from the list of values.
Maintenance Country	Click **Search** and specify **Maintenance Country** from the list of values.
Direct Spread	Check this box, if the currency is direct spread.

3. Click **Search** after specifying the search parameters.

   The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

   - **Authorization Status**
   - **Record Status**
   - **Currency 1**
   - **Currency 2**
   - **Maintenance Country**
   - **Direct Spread**

4. Click **Exit** to end the transaction.

1.5.8 Maintain Currency Rate Type

This topic explains systematic instructions to maintain currency rate type.

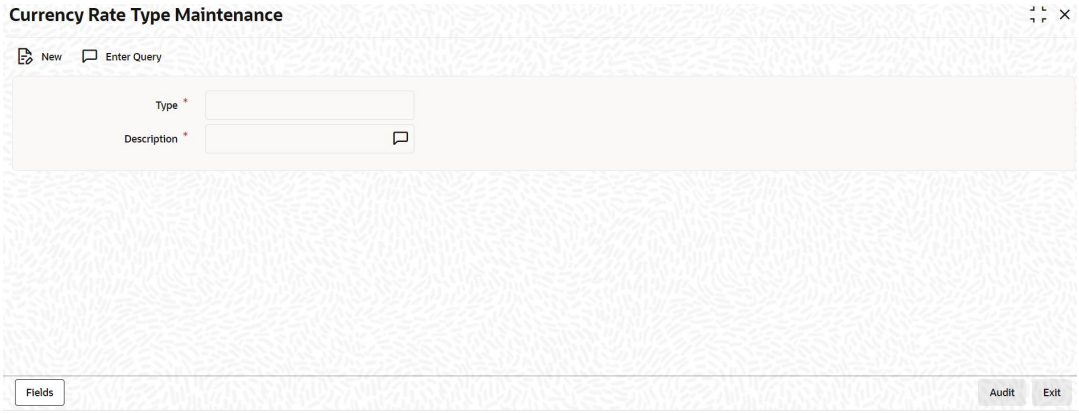
> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **CYDCRATY** in the text box, and click **Next**.

   The **Currency Rate Type Maintenance** screen displays.

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Figure 1-15 Currency Rate Type Maintenance



2. On the **Currency Rate Type Maintenance** screen, specify the fields.

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

Table 1-17 Currency Rate Type Maintenance - Field Description

Field	Description
Type	Specify the currency rate type.
Description	Specify the currency rate description in the text box.

3. Click **Exit** to end the transaction.

1.5.9 Maintain Currency Exchange Rates

This topic explains systematic instructions to maintain currency exchange rates.

In the **Currency Exchange Rates Input** screen, maintain exchange rates for a currency pair, the rates at which buy and sell one currency for another.
A bank determines its buy and sell rate for a currency pair by applying a spread (that is, its profit margin) to the mid-rate of the currency pair. The mid rate is the basic rate at which a currency pair is exchanged.

The spread applied for a currency pair varies with the transaction type, while the mid-rate usually remains constant. Consequently, different rates apply to different transaction types. For instance, dollars in currency are purchased at a certain rate, while USD traveler's checks are bought at a different rate. Define a rate type which wants to associate with a transaction type (For example, CASH, TRAVCHKS, etc.) in the **Currency Exchange Rates Input** screen.

In the **Currency Definition** screen, define the mid rate, buy and sell spread applicable to each rate type. The buy and sell exchange rates are computed by the system. Buy rates and sell rates can either be maintained by individual branches or can be input by the HO and propagated to all the branches.

If the flag **Copy Exchange Rates to Branches** is set to **Yes** at **Bank Parameter Level**, then on the authorization of exchange rate maintenance:

- If the branch for which the rate is being uploaded or maintained is the head office branch, then the rate would be copied to all those branches that have the same country code as the head office branch.
- If the branch for which the rate is being uploaded or maintained is not the head office branch, but has the same country code as the head office branch, then the rate being

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uploaded or maintained would be specific to the branch and would not be copied to any other branch.

- If the branch for which the rate is being uploaded or maintained is not the head office branch and also does not have the same country code as the head office branch, then the rate is maintained would be copied to all the branches that have the same country code linked as the branch for which the rate is being maintained or uploaded.

In the Bank wide preferences screen, if the **Copy Exchange Rates to Branches** is not specified, then the **Currency Exchange Rates Input** screen is maintained at the branch level by the different branches.

In the **Currency Exchange Rates Input** screen, maintain the following parameters for each rate type of a currency pair:

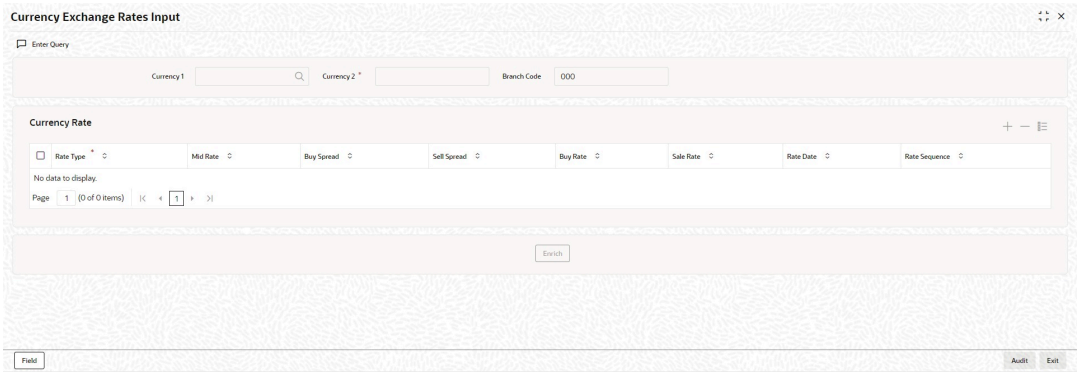
- **Mid Rate**
- **Buy Spread** and **Sale Spread**
- **Buy Rate** and **Sale Rate**

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **CYDRATEE** in the text box, and click **Next**.

   The **Currency Exchange Rates Input** screen displays.

Figure 1-16 Currency Exchange Rates Input



2. On the **Currency Exchange Rates Input** screen, specify fields.

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

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Table 1-18 Currency Exchange Rates Input - Field Description

Field	Description
Currency 1 and **Currency 2**	Click **Search** and specify the currency pair for which want to compute the exchange rates from the list of values. The list displays the currency pair that is maintained for the country to which the branch belongs. The pair must be selected keeping in mind the quotation method for exchange rates as followed by the market. The system offers the choice of maintaining both currencies as **Currency 1** or **Currency 2**, USD against DEM and DEM against USD. For the pair specified, the following parameters need to be maintained to arrive at the buy and sell rate of currencies: • **Rate Type** • **Mid Rate** • **Buy Spread** • **Sell Spread**
Branch Code	The system displays the branch code.
Rate Type	This is the rate type for which exchange rates are being maintained for a currency pair. For different transaction categories, the bank would like to maintain different exchange rates. For example, a traveler's check is purchased at a certain rate whereas a bill of exchange is bought at a different rate. In the front-end modules, where products to cater to the various transaction types of the bank are defined, an appropriate rate type to the product can be linked. For instance, the user can create a product to cater to outgoing cross-currency transfers by SWIFT. For this product, if the user define the rate type to be **STANDARD** then for all contracts linked to this product, the **Standard Rate Type** would be applied.
Mid Rate	The **Mid Rate** is an indicative exchange rate for a currency pair. It is the average of the buy and sell rate quoted by the market for a currency pair. Refer to the
Buy Spread	This is the buy spread for a currency pair. It can be defined as the profit margin specified over the mid rate when buy **Currency 1** for **Currency 2**. Define the buy spread in two ways, either in points or in percentage. The system computes the effective buy spread.
Sale Spread	This is the sell spread for a currency pair. It can be defined as the profit margin specified over the mid-rate when sell **Currency 1** for **Currency 2**. Define the sell spread either in points or in percentages. The system computes the effective sell spread.
Buy Rate	The buy rate is the rate of exchange for a currency pair, which is computed by the system based on the mid-rate, the spread specified, the spread definition, and the quotation method maintained in the **Currency Definition** screen.
Sale Rate	The sell rate is the rate of exchange for a currency pair, which is computed by the system based on the mid-rate, the spread specified, the spread definition and the quotation method maintained in the **Currency Definition** screen. Input the buy and sell rate for a currency pair. In this case, the system will compute the spread for the rate type.
Rate Date	The system displays the **Rate Date** after entering the exchange rate for a currency pair, the system will default the **Rate Date** as the Application Date. The **Rate Date** will always be less than or equal to the application date.

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Table 1-18 (Cont.) Currency Exchange Rates Input - Field Description

Field	Description
Rate Sequence	This is a running serial number for the **Rate Date**. Specify the serial number. The entry will be validated for uniqueness. For example, there could be only one exchange rate between USD and EUR for 31/07/2003 with **Rate Type** as **STANDARD** with **Rate Serial** as **0001**. Thus, this will be a unique rate serial for a currency pair, and rate type combination for a given rate date. On entering the exchange rate for a currency pair, the system will default the **Rate Date** as the **Application Date** and the **Rate Serial** as the latest available serial for the currency pair + 1. The **Rate Serial Number** will be system generated. However, this can be modified if required. This number takes into account the **Rate Serial Number** present in the **Currency Rates History** screen too. The **Rate Serial Number** and the **Rate Date** will be displayed during the authorization of the Rate in the **Currency Authorization** screen.

Table 1-19 Mid Rate - Example

Field	Description
Currency 1	USD
Currency 2	INR
Buy Rate	1 USD = 1.7020 INR
Sale Rate	1 USD = 1.7040 INR
Mid Rate	1.7030

3. Click **Authorize** to authorize the record.

   Authorization of exchange rates is done from the **Currency Exchange Rates Input** screen. Details like Old Value, and New Value for each field (Buy rate, Mid rate, etc.) are displayed.

4. For revising the exchange rates for the bank or the branches, process the **Currency Definition** screen.

   a. Click the currency pair whose exchange rate wants to revise, and click **Unlock** on the toolbar.

   b. Input/modify the new rates for the pair.

5. Click **Exit** to end the transaction.

1.5.10 Process Exchange Rates

This topic explains systematic instructions to process exchange rates.

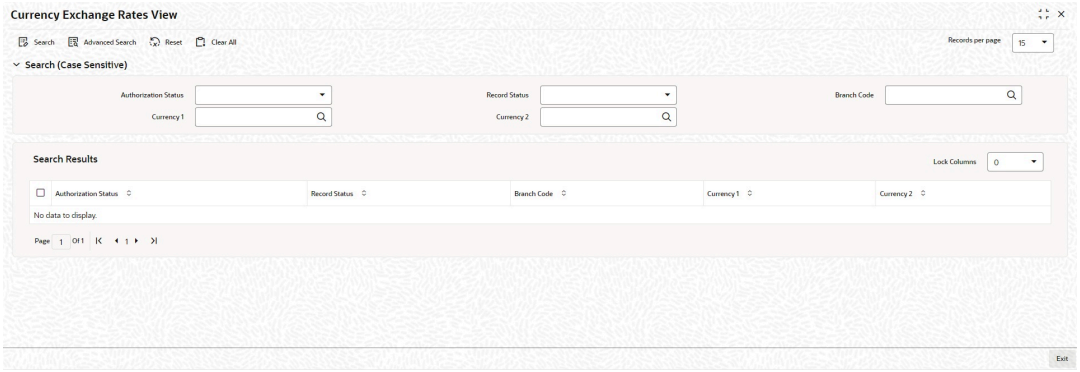
In the **Currency Exchange Rates View** screen, the user cannot input any values but the user has an option of specifying whether to view authorized rates or the unauthorized rates for any currency pair.

1. On **Homescreen**, type **CYSRATEE** in the text box, and click **next**.

   The **Currency Exchange Rates View** screen displays.

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Figure 1-17 Currency Exchange Rates View



2. On the **Currency Exchange Rates View** screen, specify the fields.

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

Table 1-20 Currency Exchange Rates View - Field Description

Field	Description
Authorization Status	Select the authorization status from the drop-down list. • **Authorized** • **Unauthorized** • **Rejected**
Record Status	Select the record status from the drop-down list. • **Closed** • **Open**
Branch Code	Click **Search** and specify the **Branch Code** from the list of values.
Currency 1	Click **Search** and specify the **Currency 1** from the list of values.
Currency 2	Click **Search** and specify the **Currency 2** from the list of values.

If the branches pick up the exchange rates maintained by the Head Office, then each time the **Currency Summary** screen is processed from a branch it is advisable to update the **Currency Exchange Rates View** screen with the latest rate input from the Head Office. To do this, click **Refresh**, this updates the screen with the last exchange rates input.

3. Click **Search** after specifying the search parameters.

   The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

   - **Authorization Status**
   - **Record Status**
   - **Branch Code**
   - **Currency 1**
   - **Currency 2**

   The user can update the exchange rates on the screen or upload through XML or upload through a generic interface. The system generates a notification on the authorization of the modified exchange rates. If the parameter **Copy Exchange Rates to Branches** at the bank parameter level is selected, then the rates will be populated and notifications will be generated in all the branches.

4. Click **Exit** to end the transaction.

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1.6 Currency Holiday Maintenance

This topic describes the list of holidays maintenance, and to define any other weekly holiday for the currency.

For a year, the user needs to define weekly holidays and calendar year annual holidays, and this is done in the **Local Holiday Calendar Maintenance** screen. The system uses the information maintained on this screen to do the following:

- To check that the **Value Date** of no Data Entry transaction falls on a holiday.
- To check that the start date/maturing date and schedule date of a loan and deposit contract do not fall on a holiday.
- To effect a date change on the system - Today's date and Next working date

For any schedule/contract maturing at a future date (say 5 years), hence the user can input a future date, only if the calendar for that year has been maintained. It is not necessary to maintain the list of all annual holidays, for the future, the user can merely define all regular weekly holidays.

This screen is maintained for each branch of the bank from the respective branches, thus making it possible to have a different set of holidays for different branches of the bank.

This topic has the following sub-topics:

- Maintain Currency Holiday Calendar
  This topic explains systematic instructions to maintain a currency holiday calendar.

1.6.1 Maintain Currency Holiday Calendar

This topic explains systematic instructions to maintain a currency holiday calendar.

Through the **Currency Holiday Calendar Maintenance** screen, maintain a yearly list of holidays for the currencies defined in the **Currency Definition** screen.

The system uses the information maintained in this screen to check whether any settlement, involving a foreign currency (in the Foreign Exchange, Money market, Funds Transfer, Loans & Deposit modules) falls on that currency's holiday. If yes, then the system will display a message stating so, and ask the user for an override.

For any schedule or contract maturing at a future date say, 5 years hence, the user can input the future date, only if the calendar for that year has been maintained. The currency holiday screen is maintained at the Bank Level by the Head Office.

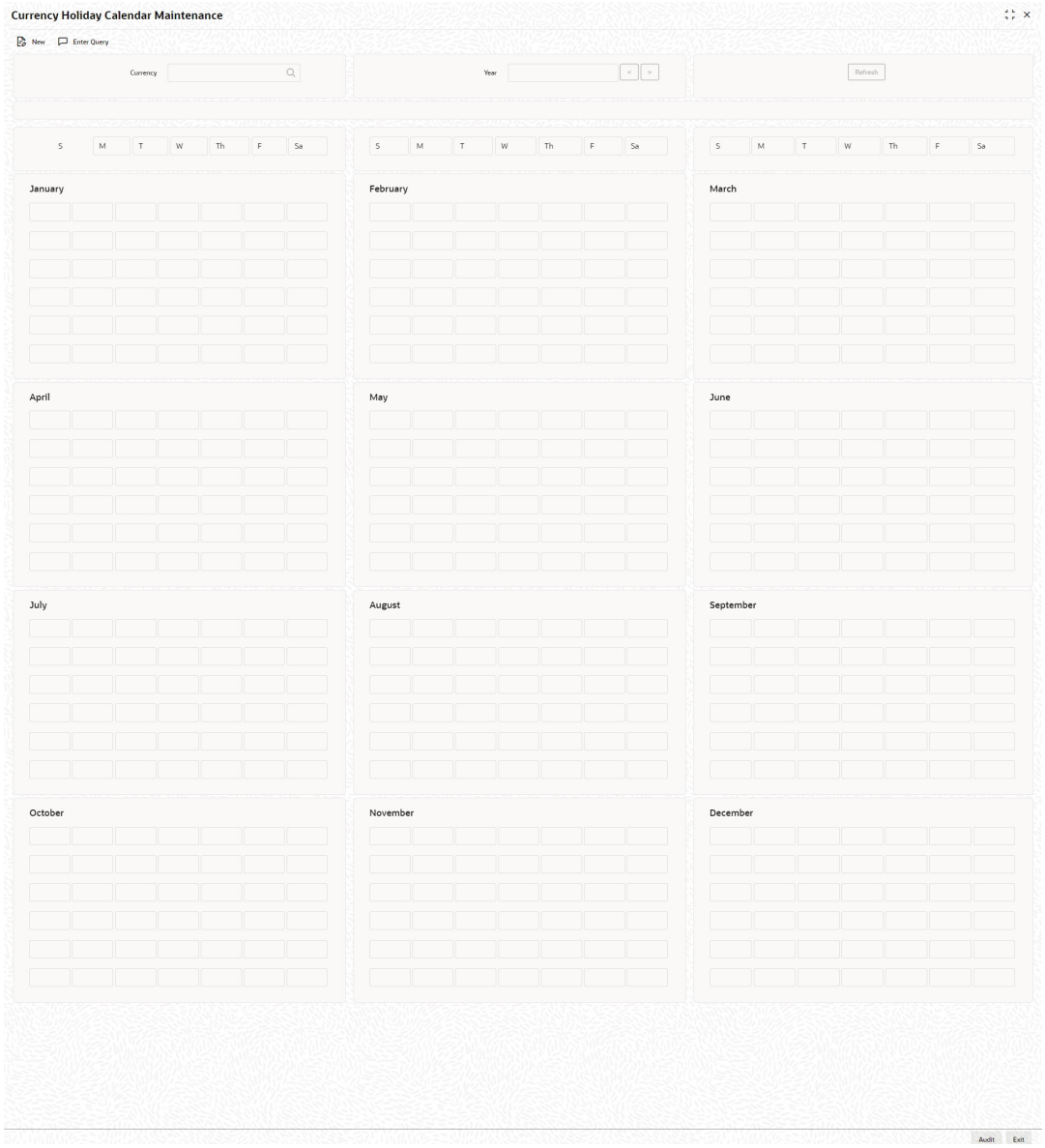
> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **STDCCHOL** in the text box, and click **Next**.

   The **Currency Holiday Calendar Maintenance** screen displays.

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Figure 1-18 Currency Holiday Calendar Maintenance



2. On the **Currency Holiday Calendar Maintenance** screen, specify the fields.

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

Table 1-21 Currency Holiday Calendar Maintenance - Field Description

Field	Description
Currency	Click **Search** and specify the currency code for which defining holidays from the list of values. The list displays all valid currency codes maintained in the system.
Year	Select the year using the arrows.
Refresh	To build the calendar for the year, click **Refresh**. This is called the **Refresh/Build up** because it builds the calendar for users.

In this screen, a list of holidays can be maintained for each of the currencies maintained in the **Currency Definition** screen, for any year between 1 AD and 4000 AD.

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> **Note**
>
> - On processing the calendar of any year, Saturdays and Sundays are marked as weekly holidays for the currency. This is the default setting of the system.
> - For identification, the working days are marked in black and the holidays in red.

3. To define any other weekly holiday for the currency other than the default, double-click the day of the week listed on the top row of the screen.

   For instance, if double-clicked on **F**, all Fridays in the year would be marked as holidays.
4. To clear off the default weekly holidays Saturdays and Sundays, double-click on **Sa** and **S**.
5. To define annual holidays, click on the particular date to mark the selected date as a holiday.
6. To unmark a day specified earlier as a holiday, double-click on it once again.

   The day gets marked in black.
7. Click **Exit** to end the transaction.

1.7 Floating Rate Definition

This topic describes the maintenance of floating rate for the contract.

The Interest Rate Type of a product can be one of the following:

- Fixed
- Floating
- Special

A Floating Rate corresponds to the market rates for the day. These rates are maintained and updated daily (or whenever they change) in the Floating Rates Table. The rates can be applied on a contract with or without a spread.

This topic has the following topics:

- Maintain Floating Rate Input
  This topic explains systematic instructions to maintain LD MM floating rate input.
- Maintain Rate Code Definition
  This topic explains systematic instructions to process and define rate code definition.
- Process Rate Code Definition Summary
  This topic explains systematic instructions to process the summary of rate code definition.
- Capture Currency Details
  This topic describes the rate codes associated with a currency.
- Tenor and Interest Rate Details
  This topic describes tenor-based interest rates.
- Rate Code Usage
  This topic describes the auto rate code usage.

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1.7.1 Maintain Floating Rate Input

This topic explains systematic instructions to maintain LD MM floating rate input.

The **Interest Rate Type** of a product can be one of the following:

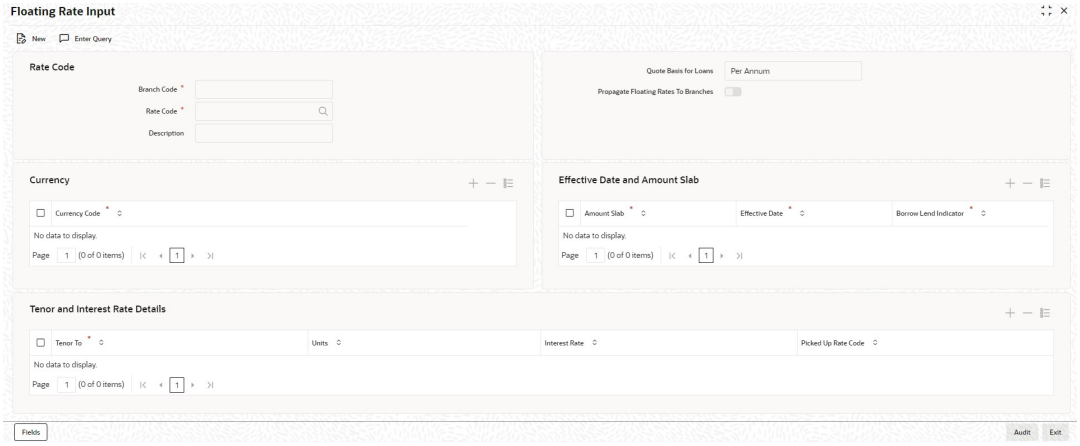
- **Fixed**
- **Floating**
- **Special**

A floating rate corresponds to the market rates for the day. These rates are maintained and updated daily (or whenever they change) in the Floating Rates Table. The rates can be applied on a contract with or without a spread. Through the **Floating Rate Input** screen, define floating interest rates

1. On **Homescreen**, type **CFDFLTRI** in the text box, and click **Next**.

   The **Floating Rate Input** screen displays.

Figure 1-19 Floating Rate Input



2. On the **Floating Rate Input** screen, specify the fields.

> **Note**
>
> The fields, which are marked with an asterisk, are mandatory.

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

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Table 1-22 Floating Rate Input - Field Description

Field	Description
Rate Code	Click **Search** and specify the rate code to identify the floating rate being defined from the list of values. The list displays all valid rate codes maintained in the **CFDFRTCD (Rate Code Definition)** screen.
Branch Code	The system displays the branch code.
Description	The system displays the description of the rate code.
Quote Basis for Loans	Select the quote basis for loans from the drop-down list: • **Per Annum** • **Exponential-252** • **Linear-360** • **Exponential-365**
Propagate Floating Rates To Branches	Check this box to propagate floating rates to branches.
Currency Code	Click **Search** and specify the currency code.
Amount Slab	For a specific **Rate Code** and **Currency Code** combination, define an amount slab structure for the application of interest rates. Specify the upper limit of the slab to which a particular rate should be applied. A rate that has been defined for an **Effective Date** - **Amount Slab** combination will apply to an amount less than or equal to the specified amount. Define interest rates for a slab structure. For example, Let us extend the example discussed for Rates and Effective Dates to include amount limits. Refer to the table . If the rates have to be applied on 01 January 1997, they will be picked up as follows: • For a deposit with an amount less than or equal to USD 10, 000, the rate will be 12.5%. • For a deposit with an amount greater than USD 10,000 and less than or equal to 50,000, the rate will be 13%. • For a deposit with an amount greater than USD 50,000 and less than or equal to USD 999.9 million, the rate applied will be 14%. **Note** A huge amount (999.9 million) has been given as the last amount limit. This denotes that after 50,000 there is no upper limit in the slab. Further, if the component amount is greater than the highest slab, the appropriate rate for the highest amount slab will be applied. Similarly, if the component amount is lesser than the lowest amount slab, the appropriate rate for the lowest slab will be applied.

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Table 1-22 (Cont.) Floating Rate Input - Field Description

Field	Description
Effective Date	Click **Calendar** and select the effective date. Each rate that is defined for a **Rate Code** and **Currency Code** combination should have an **Effective Date** associated with it. This is the date on which the rate comes into effect. Once a rate comes into effect, it will be applicable till a rate with another **Effective Date** is given for the same **Rate Code** and **Currency Code** combination. The following example illustrates this point: • • **Note** The rates will be applied to a contract depending on whether it has been defined with **Auto Rate Code Usage** or **Periodic Rate Code Usage**. Specify this in the product **ICCF Details** screen.
Borrow Lend Indicator	Select the Borrow/Lend indicator from the drop-down list: • **Borrow** • **Lend** • **Mid** For every **Amount Slab** - **Effective Date** combination, define the rate to be applied as the **Borrow** rate or the **Lend** rate. There is also an option to specify the **Mid** rate.
Tenor To	Specify the **Tenor To**.
Units	Specify the **Units** from the drop-down list.
Interest Rate	Specify the **Interest Rate**.
Picked Up Rate Code	Specify the **Picked Up Rate Code**.

Table 1-23 Rates and Effective Dates across Amount

Amount (USD)	Effective Date	Interest Rate
10,000	01 January 1997	12.5%
50,000	01 January 1997	13.0%
999.9 million	01 January 1997	14.0%

Rate Code - TERMDEP45 and **Currency** - US Dollar

Table 1-24 Rates and Effective Dates

Effective Date	Interest Rate
01 January 1997	12.5%
14 January 1997	12.0%
31 January 1997	13.0%

These rates will be applicable as follows:

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Table 1-25 Period and Rates

Period	Interest Rate
01 January to 13 January 1997	12.5%
14 January to 30 January 1997	12.0%
31 January to one day before the next date	13.0%

3. Click **Exit** to end the transaction.

1.7.2 Maintain Rate Code Definition

This topic explains systematic instructions to process and define rate code definition.

A rate code identifies a set of rates defined for a combination of **Currency**, **Amount Limit** (optional), **Tenor**, and **Effective Date**.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **CFDFRTCD** in the text box, and click **Next**.

   The **Rate Code Definition** screen displays.

Figure 1-20 Rate Code Definition



2. On the **Rate Code Definition** screen, specify the fields.

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

Table 1-26 Rate Code Definition - Field Description

Field	Description
Rate Code	Specify a code to identify the Floating Rate being defined. Several currencies can be associated with the rate code and specify rates for each currency. While processing a contract, specify this code to make the rate applicable to the contract.
Description	Specify a unique description for the rate code.

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Table 1-26 (Cont.) Rate Code Definition - Field Description

Field	Description
Rate Code Type	Select the rate code type from the drop-down list. By default, the system displays the value as **RFR** which is used to maintain the RFR rate for the rate code. The following options are also available for selection in the drop-down list: • **Inflation** - Used to maintain inflation Index for the rate code • **Others** - Used to maintain rates other than **RFR** and **Inflation**. For example, IOBR

3. Click **Exit** to end the transaction.

1.7.3 Process Rate Code Definition Summary

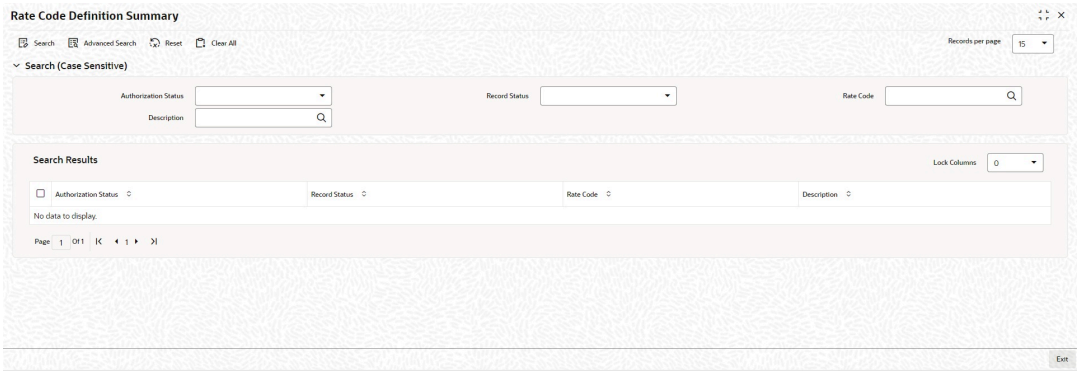
This topic explains systematic instructions to process the summary of rate code definition.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen** screen, type **CFSFRTCD** in the text box, and click **Next**.

   The **Rate Code Definition Summary** screen displays.

Figure 1-21 Rate Code Definition Summary



2. On the **Rate Code Definition Summary** screen, specify the fields.

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

Table 1-27 Rate Code Definition Summary - Field Description

Field	Description
Authorization Status	Select the authorization status from the drop-down list. • **Authorized** • **Unauthorized** • **Rejected**

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Table 1-27 (Cont.) Rate Code Definition Summary - Field Description

Field	Description
Record Status	Select the record status from the drop-down list. • **Closed** • **Open**
Rate Code	Click **Search** and specify the rate code.
Description	Click **Search** and specify the rate code description.

3. Click **Search** after specifying the search parameters.

   The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

   - **Authorization Status**
   - **Record Status**
   - **Rate Code**
   - **Description**

4. Click **Exit** to end the transaction.

1.7.4 Capture Currency Details

This topic describes the rate codes associated with a currency.

Each **Rate Code** is associated with a currency. The user can define rates for the same **Rate Code** in different currencies.

For example, the user can have a rate code **TERMDEP45** (with a description of rates for a Term Deposit of 45 days). Thus, the user can define a set of rates for contracts in U S dollars and another set for contracts in Great British Pounds. When the user links a contract in US Dollars to the rate code **TERMDEP45**, the rates defined for this currency will be applied. Similarly, if the contract is in Great Britain Pounds, the rates defined for that currency will be applied.

1.7.5 Tenor and Interest Rate Details

This topic describes tenor-based interest rates.

The rates that will be applied for a given combination of **Amount Slab**, **Effective Date**, and **Lend/ Borrow Indication** can be tenor-based. In the table, the user can define tenors and indicate the rates applicable to each tenor. The rate will be applied to contracts based on the slab into which it falls and the reset tenor defined for the component.

1.7.6 Rate Code Usage

This topic describes the auto rate code usage.

If the user specifies **Auto Rate Code** usage, all the rate changes made during the liquidation or accrual period will be considered. If the user specifies periodic rate code usage, the rates will be periodically refreshed and the rates as of a specific frequency will be applied. This frequency is specified in the **Contract Schedules** screen while the rate code usage is specified in the product **ICCF Details** screen.

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For example, the user has a deposit that has a **Start Date** of 1st October 1997 and a **Maturity Date** of 30th November 1997. The interest payment frequency is to be **Monthly**. The contract has been defined with a floating rate.

The rates in the floating rate table change in the following manner:

Table 1-28 Effective Rates and Rates

Effective Date	Rate
1 October 1997	12
12 October 1997	11.5
25 October 1997	11
15 November 1997	12
30 November 1997	12.5

If the user wants the floating rates to be applied automatically every time they change, the user should specify **Auto Rate Code** usage in the product **ICCF Details** screen. When the user does this, if the first interest payment is to be done on 31st October, all the rate changes between 1st October to 31st October will be considered automatically.

The rates will be applied for the number of days for which they remained unchanged in the rate table, as follows:

Table 1-29 Rates

From	To	Rate
1 October	11 October	12
12 October	24 October	11.5
25 October	31 October	11

If the user wants the floating rates to be refreshed periodically, the user should first specify the rate code usage as periodic, through the product **ICCF Details** screen.

Next, the user should define the rate revision schedules to specify when these rates should be applied to the deposit (that is, the frequency at which rates should be refreshed).

To do this, through the **Contract Schedules** screen, mark the component as a revision schedule by checking the Rev box. Then, specify the component (for example, INTEREST). Specify the frequency at which the interest rate has to be refreshed, say every fortnight. Specify the **Start Date** as, say, 15th October. That is, for a deposit defined with periodic rate code application, the rates prevailing on the dates at the frequency the user have specified will be used for accruals and liquidation.

In the deposit, with the frequency at which the rates should be refreshed defined as fortnightly and the **Start Date** as 15th October, the rate applied for the payment on 31st October will be as follows:

Table 1-30 Rates

From	To	Rate
1 October	15 October	11.5
16 October	31 October	11

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> **Note**
>
> Rev schedules are applicable only for contracts where the **Rate Type** is **Floating** and the **Code Usage** is **Periodic**. If the **Code Usage** is **Automatic** the system applies the effective rate whenever the underlying rate gets updated.

1.8 External Entities Maintenance

This topic describes the maintenance of external chart of accounts, external transaction code, external credit approval, external customer input, external customer composite MIS, external customer account, external multi currency accounts and external customer loan account.

This topic has the following sub-topics:

- Maintain External Chart of Accounts
  This topic explains systematic instructions to maintain an external chart of accounts.
- Maintain External Transaction Code
  This topic explains systematic instructions to maintain external transaction codes.
- Maintain External Credit Approval
  This topic explains systematic instructions to maintain external credit approval.
- Maintain External Customer Input
  This topic explains systematic instructions to maintain external customer input.
- Process External Customer Summary
  This topic explains systematic instructions to process external customer summaries and view the uploaded data.
- Maintain External Customer Composite MIS
  This topic explains systematic instructions to maintain external customer composite MIS.
- Maintain External Customer Account
  This topic explains systematic instructions to maintain external customer accounts.
- Map External Multi Currency Accounts
  This topic explains systematic instructions to map external multi-currency accounts with real accounts.
- Maintain External Consumer Loan Account
  This topic explains systematic instructions to maintain external consumer loan account details.

1.8.1 Maintain External Chart of Accounts

This topic explains systematic instructions to maintain an external chart of accounts.

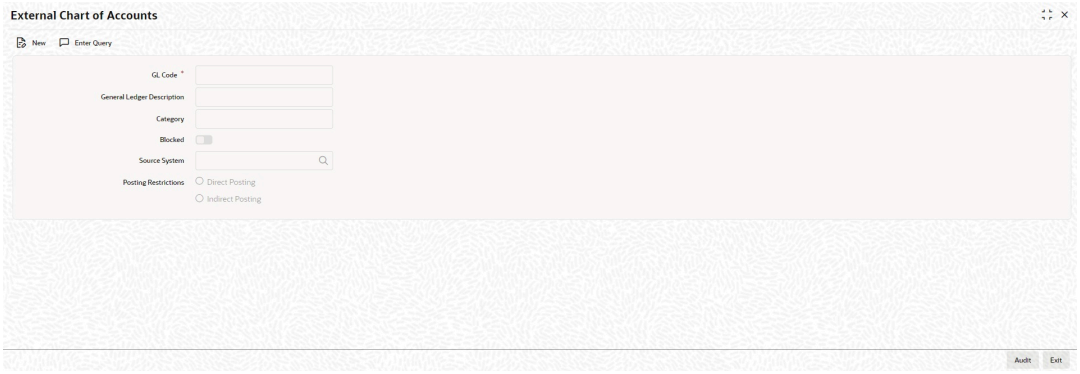
> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **STDCRGLM** in the text box, and click **Next**.

   The **External Chart of Accounts** screen displays.

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Figure 1-22 External Chart of Accounts



2. On the **External Chart of Accounts** screen, specify the fields.

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

Table 1-31 External Chart of Accounts - Field Description

Field	Description
GL Code	Specify a code for the general ledger.
General Ledger Description	Specify a description for the general ledger code.
GL Category	Select the category of the general ledger from the drop-down list. • **Asset** • **Liability** • **Income** • **Expense** • **Contingent Asset** • **Contingent Liability** • **Memo** • **Position** • **Position Equivalent**
Blocked	Check this box to block the GL for accounting entries.
Source System	Click **Search** and specify the source system from the list of values.
Posting Restrictions	Select one of the following options to indicate the General Ledger code's posting: • **Direct Posting** • **Indirect Posting**

3. Click **Exit** to end the transaction.

1.8.2 Maintain External Transaction Code

This topic explains systematic instructions to maintain external transaction codes.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **STDCRTRN** in the text box, and click **Next**.

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The **External Transaction Code Maintenance** screen displays.

Figure 1-23 External Transaction Code Maintenance



2. On the **External Transaction Code Maintenance** screen, specify the fields.

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

Table 1-32 External Transaction Code Maintenance - Field Description

Field	Description
Transaction Code	Specify the transaction code of the external transaction.
Transaction Code Description	Specify the description of the transaction code.
Source System	Click **Search** and specify the source system of the transaction code from the list of values.
Source Transaction Code	Specify the source of the transaction code.

3. Click **Exit** to end the transaction.

1.8.3 Maintain External Credit Approval

This topic explains systematic instructions to maintain external credit approval.

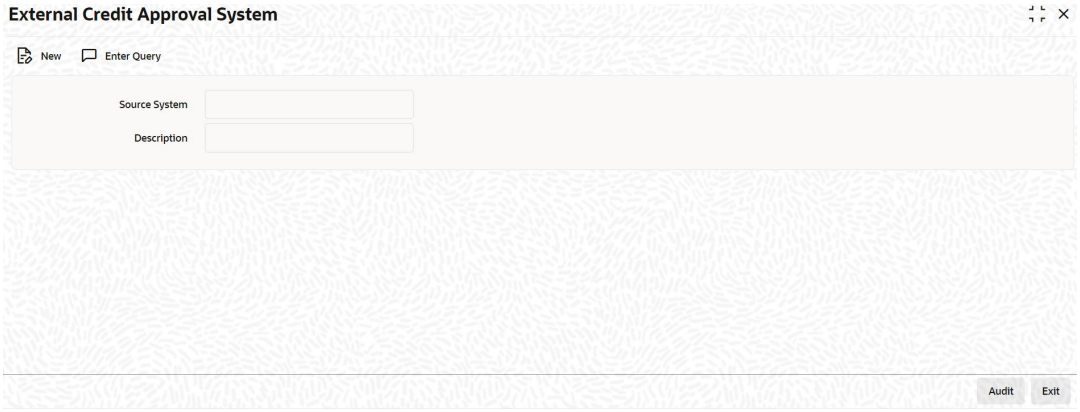
> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **STDECAMT** in the text box, and click **Next**.

   The **External Credit Approval System** screen displays.

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Figure 1-24 External Credit Approval System



2. On the **External Credit Approval System** screen, specify the fields.

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

Table 1-33 External Credit Approval System - Field Description

Field	Description
Source System	Specify the source system.
Description	Specify the description of the source system.

3. Click **Exit** to end the transaction.

1.8.4 Maintain External Customer Input

This topic explains systematic instructions to maintain external customer input.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **STDCIFCR** in the text box, and click **Next**.

   The **External Customer Input** screen displays.

Figure 1-25 External Customer Input



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2. On **External Customer Input** screen, specify the fields.

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

Table 1-34 External Customer Input - Field Description

Field	Description
Customer Number	Specify the **Customer Number**.
Source System Customer	Specify the **Source System Customer**.
Source System	Specify the **Source System**.
Short Name	Specify the short name of the customer.
Customer Type	Select the required type of customer from the following options: a. **Individual** - Select this option if the customer is an individual. b. **Corporate** - Select this option if the customer is corporate. c. **Bank** - Select this option if the customer is a bank employee.
Customer Name	Specify the name of the customer.
Address Line 1	Specify the first line of the customer's address.
Address Line 2	Specify the second line of the customer's address.
Address Line 3	Specify the third line of the customer's address.
Address Line 4	Specify the fourth line of the customer's address.
Country	Click **Search** and specify the country of the customer's address from the list of values.
Language	Click **Search** and specify the language of the customer's preferred language of communication.
Nationality	Click **Search** and specify the nationality of the customer from the list of values.
RM ID	Specify the relationship ID of the customer's relationship manager.
Pin Code	Specify the pin code.
Access Group	Click **Search** and specify the access group from the list of values. The list displays all valid access groups maintained in **STDACGRP (Customer Access Group Maintenance)** screen.
Staff	Check this box to indicate whether the customer is a staff of the bank.

> **Note**
>
> If the user tries to view the details of a customer whose data is forgotten, the system displays an error message.
> For more information on forgetting customers, refer to the Common Core - Security Management System User Guide document.

3. Click **Exit** to end the transaction.

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1.8.5 Process External Customer Summary

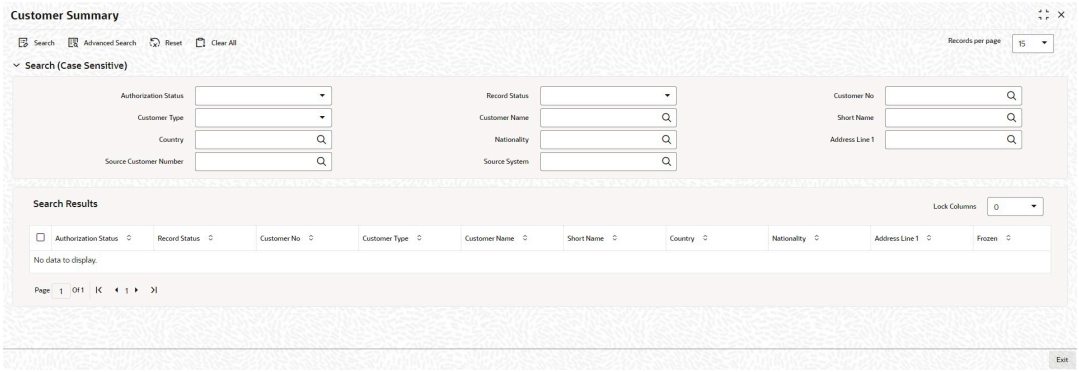
This topic explains systematic instructions to process external customer summaries and view the uploaded data.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen** screen, type **STSCIFCR** in the text box, and click **Next**.

   The **Customer Summary** screen displays.

Figure 1-26 Customer Summary



2. On **Customer Summary** screen, specify the fields.

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

Table 1-35 Customer Summary - Field Description

Field	Description
Authorization Status	Select the authorization status from the drop-down list: • **Authorized** • **Unauthorized** • **Rejected**
Record Status	Select the record status from the drop-down list: • **Closed** • **Open**
Customer Number	Click **Search** and specify the **Customer Number** from the list of values.
Customer Type	Select the customer type from the drop-down list: • **Individual** • **Corporate** • **Bank**
Customer Name	Click **Search** and specify the **Customer Name** from the list of values.
Short Name	Click **Search** and specify the **Short Name** from the list of values.
Country	Click **Search** and specify the **Country** from the list of values.

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Table 1-35 (Cont.) Customer Summary - Field Description

Field	Description
Nationality	Click **Search** and specify the **Nationality** from the list of values.
Address Line 1	Click **Search** and specify the **Address Line 1** from the list of values.
Source Customer Number	Click **Search** and specify the **Source Customer Number** from the list of values.
Source System	Click **Search** and specify the **Source System** from the list of values.

3. Click **Search** after specifying the search parameters.

   The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

   - **Authorization Status**
   - **Record Status**
   - **Customer Number**
   - **Customer Type**
   - **Customer Name**
   - **Short Name**
   - **Customer Category**
   - **Country**
   - **Nationality**
   - **Address Line 1**
   - **Frozen**
   - **Deceased**
   - **Whereabouts Unknown**
   - **Sanction Check Required**
   - **Source System Customer**
   - **Source System**
   - **Staff**

   > **Note**
   >
   > If try to view the details of a customer whose data is forgotten, a message saying that no record exists displays.

   For more information on forgetting customers, refer to the Common Core - Security Management System User Guide.

4. Click **Exit** to end the transaction.

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1.8.6 Maintain External Customer Composite MIS

This topic explains systematic instructions to maintain external customer composite MIS.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, specify **STDCRCMI** in the text box, and click **Next**.

   The **External Customer Composite MIS** screen displays.

Figure 1-27 External Customer Composite MIS



2. On the **External Customer Composite MIS** screen, specify the details.

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

Table 1-36 External Customer Composite MIS - Field Description

Field	Description
Customer	Specify the customer number.
MIS Class	The **MIS Class** is replicated for a customer from the Oracle FLEXCUBE Universal Banking customer maintenance level.
MIS Code	The **MIS Code** is replicated for a customer from the Oracle FLEXCUBE Universal Banking customer maintenance level.

3. Click **Exit** to end the transaction.

1.8.7 Maintain External Customer Account

This topic explains systematic instructions to maintain external customer accounts.

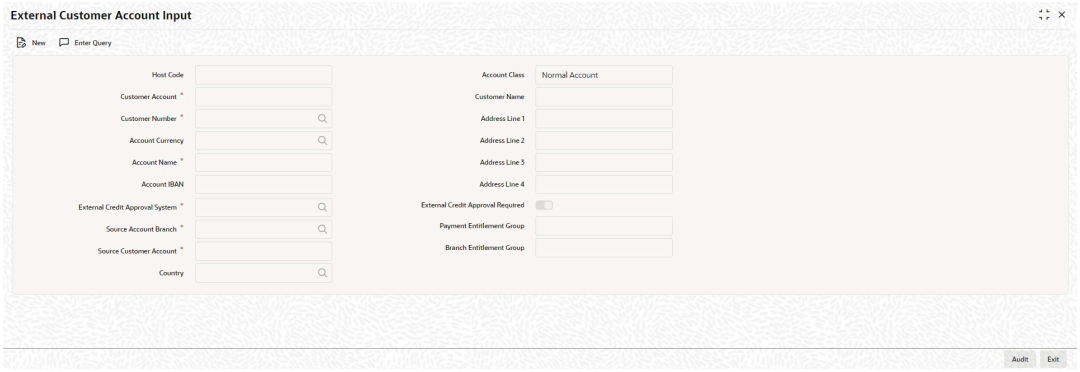
> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **STDCRACC** in the text box, and click **Next**.

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The **External Customer Account Input** screen displays.

Figure 1-28 External Customer Account Input



2. On the **External Customer Account Input** screen, specify the fields.

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

Table 1-37 External Customer Account Input - Field Description

Field	Description
Host Code	Specify the **Host Code** that is linked to the logged-in user of the branch.
Customer Account	Specify the customer account number.
Customer Number	Specify the required customer number. The list displays all valid customer numbers maintained in the system.
Account Currency	Specify the required currency of the external customer. The list displays all valid currencies maintained in the system.
Account IBAN	Specify the IBAN that is linked to the customer.
Account Name	Specify the name of the account holder.
External Credit Approval System	Specify the **External Credit Approval System** for which accounts are mapped. The list displays all valid ECA systems maintained in the system.
Source Account Branch	Specify the **Source Account Branch**.
Source Customer Account	Specify the **Source Customer Account**.
Country	Specify the **Country**.
Account Class	Select the required account class of the external customer account. • **Normal Account** • **Nostro Account** • **Multi Currency Account** The account currency should be null if the account class is selected as a multi-currency account. The system throws an error message if the account class is selected as a multi-currency account and the account currency is specified.
Customer Name	Specify the name of the customer.
Address Line 1	Specify the first line of the customer's address.
Address Line 2	Specify the second line of the customer's address.
Address Line 3	Specify the third line of the customer's address.
Address Line 4	Specify the fourth line of the customer's address.

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Table 1-37 (Cont.) External Customer Account Input - Field Description

Field	Description
External Credit Approval Required	Check this box to indicate that an ECA check is required for the external customer account.
Payment Entitlement Group	Specify the payment entitlement group. The adjoining list displays all valid payment entitlement groups maintained in the **STDCRAEG (Entitlement Group Maintenance)** screen.
Branch Entitlement Group	Specify the branch entitlement group. The adjoining list displays all valid branch entitlement groups maintained in the **STDCRAEG (Entitlement Group Maintenance)** screen.

> **Note**
>
> If tried to view the details of a customer whose data is forgotten, the system displays an error message.

For more information on forgetting customers, refer to the Common Core - Security Management System User Guide.

3. Click **Exit** to end the transaction.

1.8.8 Map External Multi Currency Accounts

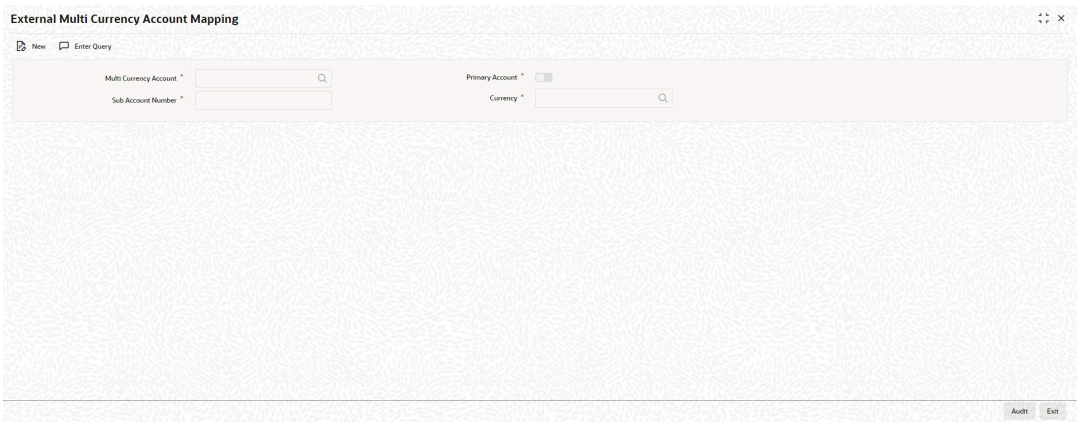
This topic explains systematic instructions to map external multi-currency accounts with real accounts.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **STDCRMCA** in the text box, and click **Next**.

   The **External Multi Currency Account Mapping** screen displays.

Figure 1-29 External Multi Currency Account Mapping



2. On the **External Multi Currency Account Mapping** screen, specify the fields.

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

Table 1-38 External Multi Currency Account Mapping - Field Description

Field	Description
Multi Currency Account	Click **Search** and specify the multi-currency account from the List of Values. The list displays all the external multi-currency accounts.
Sub Account Number	Specify the sub-account number.
Primary Account	Check this box to indicate that the selected sub-account number is the primary account. The user can mark only one account under a multi-currency account as the primary account.
Currency	Click **Search** and specify the currency of the sub-account number from the List of Values. The list displays all valid currencies maintained in the system.

3. Click **Exit** to end the transaction.

1.8.9 Maintain External Consumer Loan Account

This topic explains systematic instructions to maintain external consumer loan account details.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **STDCRCLN** in the text box, and click **Next**.

   The **External Consumer Loan Account Input** screen displays.

Figure 1-30 External Consumer Loan Account Input



2. On the **External Consumer Loan Account Input** screen, specify the fields.

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

Table 1-39 External Consumer Loan Account Input - Field Description

Field	Description
Host Code	Specify the host code of the external consumer loan account.

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Table 1-39 (Cont.) External Consumer Loan Account Input - Field Description

Field	Description
Loan Account Number	Specify the consumer loan account number.
Loan Account Branch	Click **Search** and specify the consumer loan branch from the list of values.
Customer Number	Click **Search** and specify the customer number of the external consumer loan account.
Account Currency	Click **Search** and specify the currency of the external consumer loan account.
LBL_ACCT_ID_IBAN	Specify the IBAN of external consumer loan account.
Account Status	Select the account status from the drop-down list: • **Active** • **Inactive** • **Liquidated** • **Reversed**
Alternate Account Number	Specify the alternate account number consumer loan account.
Loan Account Class	Specify the loan account class.
Source System	Click **Search** and specify the source system from the list of values.
Source Account Branch	Click **Search** and specify the source system account branch from the list of values.
Source Loan Account	Click **Search** and specify the source loan account from the list of values.

3. Click **Exit** to end the transaction.

1.9 External Limit Entities Maintenance

This topic describes the maintenance of external collateral, external collateral pools, external facilities, external liability linkage, and external liability.

This topic has the following sub-topics:

- Maintain External Collateral
  This topic explains systematic instructions to maintain external collateral details.
- Maintain External Collateral Pools
  This topic explains systematic instructions to maintain external collateral pools.
- Maintain External Facilities
  This topic explains systematic instructions to maintain external facilities.
- Maintain External Liability Linkage
  This topic explains systematic instructions to maintain external liability linkage.
- Maintain External Liability
  This topic explains systematic instructions to maintain external liability details.

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1.9.1 Maintain External Collateral

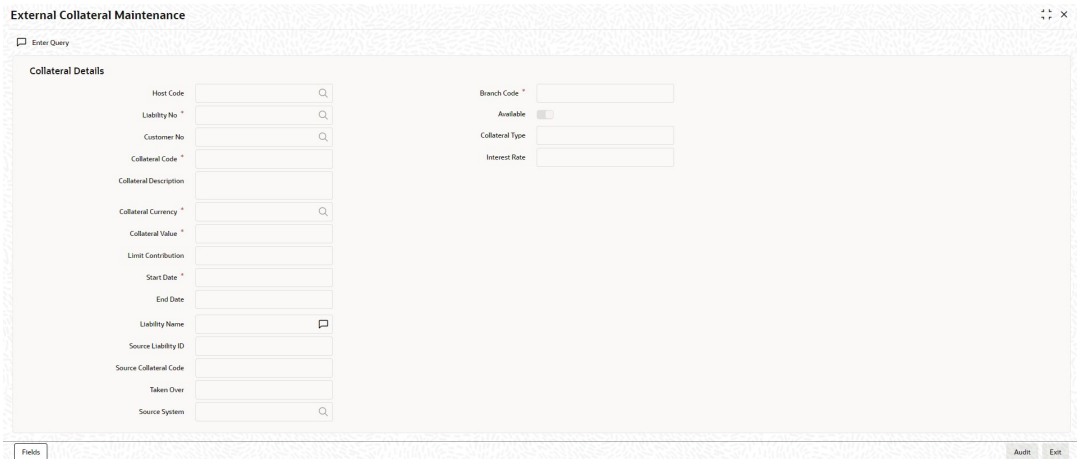
This topic explains systematic instructions to maintain external collateral details.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **STDCRCOL** in the text box, and click **Next**.

   The **External Collateral Maintenance** screen displays.

Figure 1-31 External Collateral Maintenance



2. On the **External Collateral Maintenance** screen, specify the fields.

> **Note**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 1-40 External Collateral Maintenance - Field Description

Field	Description
Host Code	Click **Search** and specify the host code from the list of values.
Branch Code	Specify the branch code in which the collateral is created.
Available	This check box will be checked by default, indicating that the collateral is available for linking to the collateral pool. To manually freeze this collateral, uncheck this box.
Liability Number	Specify the liability number for which the collateral is linked.
Customer Number	Click **Search** and specify the customer number from the list of values.

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Table 1-40 (Cont.) External Collateral Maintenance - Field Description

Field	Description
Collateral Code	Specify the collateral code here. A maximum of 20 alphanumeric characters are allowed in this field. There should be only one **Collateral Code** for a given liability.
Collateral Description	Enter a brief description of the collateral.
Collateral Type	Select the type of collateral from the drop-down list: • **Property** • **Vehicle** • **Marketable Securities** • **Plant and Machinery** • **Precious Metal** • **Guarantee** • **Miscellaneous** • **Policy**
Interest Rate	Specify the interest rate of the collateral.
Collateral Currency	Specify the currency in which the collateral has to be maintained. Once authorized, the **Collateral Currency** cannot be changed.
Collateral Value	The **Collateral Value** depends on whether the security is **Market Value** or **Non-Market Value** based. If it is **Market Value** based, then the collateral value is calculated as shown in the following examples. • • If it is **Non-Market Value** based, then the user has to enter the collateral value manually.
Limit Contribution	Specify the final amount of contribution that will be applicable for a limit. For example, Collateral is valued at $1000, and the user wishes to offer the customer credit only worth $ 980. This amount is 98% of the collateral contribution. (1000 - 980)/1000 = 2% is the Hair cut percentage, This means the user wants to have a lendable margin of 98%. For instance, if the user enters the lendable margin percentage, then based on the entered value, the hair cut will be calculated as described above and the limit contribution will be calculated.
Start Date and **End Date**	Specify the tenor of the collateral using the **Start Date** and **End Date** fields. The collateral is considered effective only during this period. The **Start Date** indicates the date from which the collateral becomes effective. The **End Date** that is specified here indicates the date on which the collateral ceases to exist. On the end date, the credit limit of the credit line backed by the collateral, will be reduced by the amount that the collateral contributes to the credit line.
Liability Name	Specify the liability name.
Source Liability ID	Specify the source liability ID.
Source Collateral Code	Specify the source collateral code.
Taken Over	Taken Over collateral is checked if the collateral linked to CI/CL account is taken over.
Source System	Click **Search** and specify the source system from the list of values.

Input in case of a nominal quoted security:

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Table 1-41 Example 1

Nominal Amount	Price Code	Market Price	Collateral Value [(Market price/100) *Nominal Amount]
10,00,000	BOM1	65	(65/100) * 10,00,000=650000
5,00,000	BOM2	70	(70/100) * 5,00,000= 350000
7,00,000	BOM3	80	(80/100) * 7,00,000= 560000

Input in case of a unit quoted security:

Table 1-42 Example 2

Number of Units	Price Code	Market Price	Collateral Value (Number of Units x Market price)
65	BOM1	120	7800
70	BOM2	130	9100
40	CAL1	95	3800

3. Click **Exit** to end the transaction.

1.9.2 Maintain External Collateral Pools

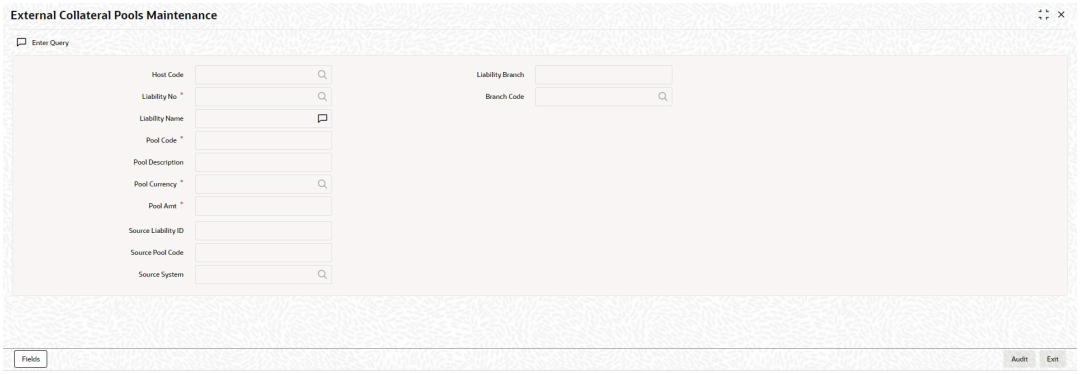
This topic explains systematic instructions to maintain external collateral pools.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **STDCRPOL** in the text box, and click **Next**.

   The **External Collateral Pools Maintenance** screen displays.

Figure 1-32 External Collateral Pools Maintenance



2. On the **External Collateral Pools Maintenance** screen, specify the fields.

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

Table 1-43 External Collateral Pools Maintenance - Field Description

Field	Description
Host Code	Click **Search** and specify the host code from the list of values.
Liability Number	Specify the liability to which the collaterals need to be linked.
Liability Branch	The system displays the liability branch.
Liability Name	Specify the liability name.
Branch Code	The branch code for the branch where the collateral is maintained in the **External Collateral Maintenance** screen gets defaulted here.
Pool Code	Specify the Pool Code here. The pool code assigned to each collateral pool can be linked to a Liability while creating credit limits.
Pool Description	Enter a brief description of the collateral pool.
Pool Currency	Specify the currency in which the collateral pool has to be maintained.
Pool Amt	The system computes and displays the utilization amount to the collateral pool if a collateral pool is attached to a contract or account and not through a facility.
Source Liability ID	Specify the source liability ID.
Source Pool Code	Specify the source pool code.
Source System	Click **Search** and specify the source system from the list of values.

3. Click **Exit** to end the transaction.

1.9.3 Maintain External Facilities

This topic explains systematic instructions to maintain external facilities.

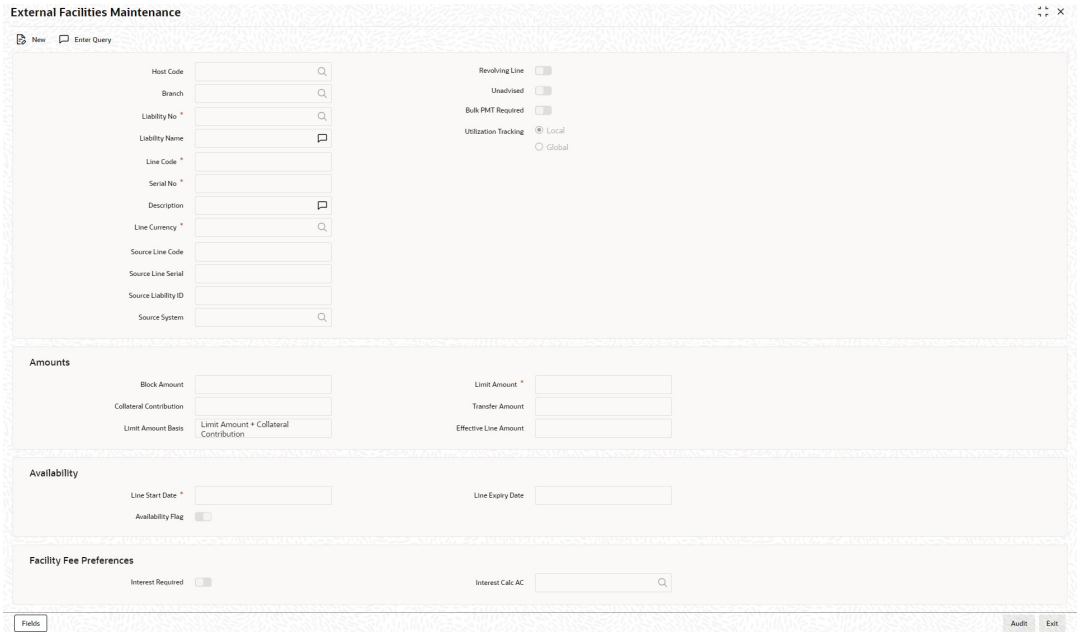
> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **STDCRFAC** in the text box, and click **Next**.

   The **External Facilities Maintenance** screen displays.

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Figure 1-33 External Facilities Maintenance



2. On **External Facilities Maintenance** screen, specify the fields.

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

Table 1-44 External Facilities Maintenance - Field Description

Field	Description
Host Code	Specify the host code.
Branch	Specify the facility branch
Liability Number	Specify the Liability number here.
Liability Name	Specify the liability name.
Line Code	Specify the Line Code with which the liability ID is to be associated with. Allocating credit limits for the Line-Liability combination can be done. The customer(s) who fall under this Liability Code will in turn avail credit facilities under this Credit line. By linking a Credit Line to a Liability code the customer also gets linked to the Credit Line. This is true because a Liability code has been assigned to every credit-seeking customer and the credit facilities granted to the customer are defined and tracked against this code.
Serial Number	Each time a customer-line code combination is specified, the LCM module assigns a unique serial number to the combination. This serial number is unique to the line-liability code combination. Thus, for every new record entered for a Line-Liability combination, a new serial number is generated. The Line - Liability - Serial number forms a unique combination.
Description	Give a brief description of the facility.

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Table 1-44 (Cont.) External Facilities Maintenance - Field Description

Field	Description
Line Currency	Specify the currency in which the facility is defined. The currency that has been selected will have the following implications: • The limit amount that has been specified for this Line-Liability combination is taken to be in this currency. • The line that has been defined will be available for utilization only in the line currency unless specified otherwise under Currency Restrictions in this screen. Once the entry is authorized, the currency can not be changed. If the limit allotted to this Line-Liability combination can be utilized by accounts and transactions in currencies other than the limit currency, the limit utilization will be arrived at by using the mid-rate for the currency pair as of that day.
Source Line Code	Specify the source line code.
Source Line Serial	Specify the source line serial.
Source Liability ID	Specify the source liability ID.
Source System	Specify the source system.
Revolving Line	Select this check box to indicate that the credit line is revolving. A revolving credit line indicates that a repayment of the utilized credit should reinstate the credit limit of the customer.
Unadvised	Select this check box if the liability is unadvised.
Bulk PMT Required	Check this box to indicate that bulk PMT is required.
Utilization Tracking	It signifies if the utilization tracking of the facility is done locally or globally.
Block Amount	Specify the block amount.
Collateral Contribution	The collateral amount which has been maintained is displayed when a collateral code has been picked.
Limit Amount Basis	The value for Limit Amount can be maintained as the following: • **Limit Amount Basis** • **Limit Amount + Collateral Contribution Limit Amount** • **Min (Limit Amount, Collateral Contribution)**
Limit Amount	Specify the limit for the facility. If the schedules for limits are maintained, the system automatically updates the limit amount here on the dates specified for each limit in the schedule.
Transfer Amount	The system displays the transfer amount resulting from **Facilities Amount Transfer** transactions. The value displayed has either the sign **-** or **+**, indicating whether the amount is transferred from or to the line. If the sign is **-**, then the amount is transferred from the line and if it is **+**, then the amount is transferred to the line.
Effective Line Amount	The system displays the effective line amount.
Line Start Date	Specify the line start date. If not specified, the system defaults the line start date as the current application date.
Availability Flag	If the line facility is available then this check box will be checked.
Line Expiry Date	The system displays the line's final expiry date. This is derived by adding the line grace days with the line expiry date. If **Line Grace Days** are null, then the system considers the limit expiry date as the final expiry date.
Interest Required	Select this check box to indicate the facility is applicable for interest calculation.
Interest Calc AC	Specify the interest calculation account.

3. Click **Exit** to end the transaction.

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1.9.4 Maintain External Liability Linkage

This topic explains systematic instructions to maintain external liability linkage.

Through the **External Liability Linkage Maintenance** screen, link customers to liabilities.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **STDCRLIK** in the text box, and click **Next**.

   The **External Liability Linkage Maintenance** screen displays.

Figure 1-34 External Liability Linkage Maintenance



2. On the **External Liability Linkage Maintenance** screen, specify the fields.

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

Table 1-45 External Liability Linkage Maintenance - Field Description

Field	Description
Host Code	Click **Search** and specify the host code.
Branch Code	The system defaults the branch code.
Customer Number	Specify the customer's number to whom the liability has to be linked.
Liability Number	Click **Search** and specify the liability number from the list of values.
Liability Name	Specify the liability name.
Source Liability ID	Specify the source liability ID.
Source Customer Number	Specify the source customer number.
Source System	Click **Search** and specify the **Source System** from the list of values.

3. Click **Exit** to end the transaction.

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1.9.5 Maintain External Liability

This topic explains systematic instructions to maintain external liability details.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **STDCRLIB** in the text box, and click **Next**.

   The **External Liability Maintenance** screen displays.

Figure 1-35 External liability Maintenance



2. On the **External Liability Maintenance** screen, specify the fields.

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

Table 1-46 External Liability Maintenance - Field Description

Field	Description
Host Code	Click Search and specify the **Host Code** from the list of values.
Liability Number	Specify the **Liability Number**. If the **Liability Number** is a customer group then all customers under this group should have the same **Liability Number**.
Liability Name	Specify the name of the liability.
Liability Branch	Specify the branch in which liability is associated.
Liability Currency	Specify the currency with which the liability is associated. If the **Liability Currency** is different from the limit currency specified in Global Exposure Parameter then the liability amount is converted to the limit currency.
Overall Limit	Specify the overall limit amount for that liability. Value entered in the field will be in the currency stated above. If liability is of customer group then overall limits stated will be common to all the customers.
Revision Date	Specify the date on which the bank would want to revise the limit for the liability. The limit check will continue irrespective of the date maintained here. The revision date must be greater than the start date and can also be left blank.

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Table 1-46 (Cont.) External Liability Maintenance - Field Description

Field	Description
Credit Rating	The system displays the primary credit rating maintained in the credit rating sub-screen.
Source Liability Number	Specify source liability number.
Source System	Click **Search** and specify the source system from the list of values.

3. Click **Exit** to end the transaction.

1.10 Settlement Details Maintenance

This topic describes the maintenance of settlement details, including- capturing and processing the BIC code details, associate customer to BIC code, maintaining and processing bank directory plus, maintaining and processing of IBAN plus, maintaining IBAN information, upload BIC files, BIC records file format, and maintaining local bank directory view.

This topic has the following sub-topics:

- Capture the BIC Code Details
  This topic explains systematic instructions to define the BIC code details.
- Process BIC Codes
  This topic explains systematic instructions to process BIC codes.
- Associate Customer to a BIC Code
  This topic explains systematic instructions to associate customers with a BIC code.
- Process Customer BIC Codes
  This topic explains systematic instructions to process customer BIC codes.
- Operations on a BIC Record
  This topic describes the operations performed on BIC records.
- Maintain Bank Directory Plus
  This topic describes systematic instructions to maintain a bank directory plus file records.
- Process Bank Directory Plus Details
  This topic explains systematic instructions to process bank directories plus details.
- Maintain IBAN Plus
  This topic explains the systematic instructions to view the details of each IBAN Plus file record.
- Process IBAN Plus Details
  This topic explains systematic instructions to process the details maintained in the **IBAN Plus Maintenance** screen.
- Process BIC and IBAN Summary
  This topic explains systematic instructions to process the summary of BIC and IBAN.
- Process BIC Plus IBAN
  This topic explains systematic instructions to process the BIC Plus IBAN summary.
- Maintain IBAN Information
  This topic explains systematic instructions to maintain IBAN information.
- Process IBAN Information
  This topic explains systematic instructions to process IBAN information.
- Upload BIC Files
  This topic describes the files available in the BICPlusIBAN directory.

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- IS File Upload
  This topic explains systematic instructions to upload IS files.
- BIC Record File Formats
  This topic describes the file formats for the FI and AM records.
- Maintain Local Bank Directory View
  This topic explains systematic instructions to maintain local bank directory view.
- Process Local Bank Directory View Summary
  This topic explains systematic instructions to process local bank directory view summaries.

1.10.1 Capture the BIC Code Details

This topic explains systematic instructions to define the BIC code details.

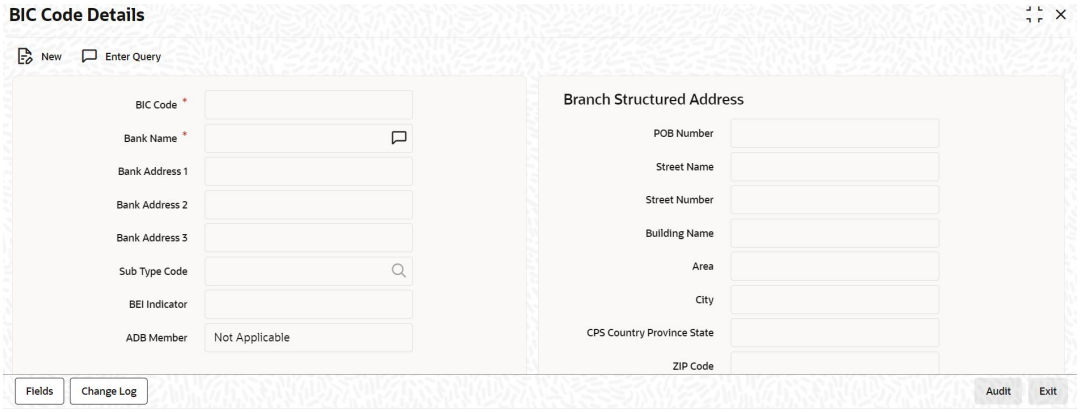
As part of setting up some basic information for the functioning of the application, maintain Bank Identifier Codes (BIC).

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **ISDBICDE** in the text box, and click **Next**.

   The **BIC Code Details** screen displays.

Figure 1-36 BIC Code Details



2. On the **BIC Code Details** screen, specify the fields.

   Customer BIC Codes can be maintained manually or uploaded from an external source onto Oracle FLEXCUBE Universal Banking.
   For more information on fields, refer to the field description table.

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Table 1-47 BIC Code Details - Field Description

Field	Description
BIC Code	Specify the Bank Identifier Code. This field indicates the code by which the bank is identified by SWIFT. If the bank is not a customer of the bank, enter the name and address of the bank manually. **Note** The country information is captured to enable Mantas to analyze the transactions for possible money laundering activities.
Bank Name	On specifying the **BIC Code**, enter the name of the bank.
Bank Address 1, **Bank Address 2**, and **Bank Address 3**	Specify the bank address.
Sub Type Code	Click **Search** and specify the appropriate sub-type code to be mapped to the BIC. The adjoining option list offers the following factory-shipped codes: • **BANK** - SWIFT Member/Sub member • **BEID** - Business Entity Identifier • **BROK** - Brokers-Dealers • **COOP** - Co-operative Agreement with SWIFT • **CSDS** - Clearing Houses, Central Depositories • **CUST** - Subsidiary Providers of Custodian and Nominee Services • **ETCP** - Electronic Trade Confirmation Providers • **EXCH** - Recognized Exchanges • **FUAD** - Fund Administrators • **IMIS** - Investment Management Institutions • **MCFI** - Financial Institution in a MA-CUG • **MCCO** - Non-Financial Institution Participant in a MA-CUG • **MONE** - Money Brokers • **NSFI** - Non-Shareholding Financial Institutions • **NSWB** - Non SWIFT BIC's • **PRXY** - Securities Proxy Voting Agency • **PSPA** - Payment System Participants • **REGI** - Registrars and Transfer Agents • **SSPA** - Securities System Participants • **TESP** - Treasury ETC Service Provider • **TRAD** - Trading Institutions • **TRAV** - Travelers Cheques Issuers • **TRCO** - Treasury Counter party • **TRUS** - Trustees, Fiduciary Service Companies • **ZZZZ** - Undefined Institutions In case of upload, the system automatically updates this field with the sub-type code corresponding to the BIC.
BEI Indicator	The system identifies whether the BEI status for the chosen sub-type code is **Yes** or **No** from the back-end maintenance in the **ISTM_SUBTYPE_CODE** table. It checks this option whenever the status in the table for the sub-type code is **Yes**. this field can not be modified.

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Table 1-47 (Cont.) BIC Code Details - Field Description

Field	Description
ADB Member	Select a value to indicate membership of the specified BIC code in Asian Development Bank (ADB), from the adjoining drop-down list: a. **Yes** - Select this option if the BIC code holds membership in ADB. b. **No** - Select this option if the BIC code does not hold membership in ADB. c. **Not Applicable** - Select this option if the membership does not apply to this BIC code. **Note** • The system maintains **Not Applicable** as the default value. • If **Not Applicable** is maintained as the status, then the system will not consider the status for validation.
POB Number	Specify the POB number of the branch.
Street Name	Specify the street name of the branch address.
Street Number	Specify the street number of the branch address.
Building Name	Specify the building name of the branch address.
Area	Specify the area where the branch is located.
City	Specify the city in which the branch is located.
CPS Country Province State	Specify the CPS country province state of the branch.
Zip Code	Specify the zip code of the area where the branch is located.
ISO Country Code	Specify the ISO country code of the branch.
Branch Information	Specify the branch information, if any.

3. Click **Exit** to end the transaction.

1.10.2 Process BIC Codes

This topic explains systematic instructions to process BIC codes.

The application allows to store the SWIFT BIC in the database. The data can directly be transferred from the SWIFT BIC directories to the application tables. Through the **BIC Code Summary** screen, view the uploaded data.

Note

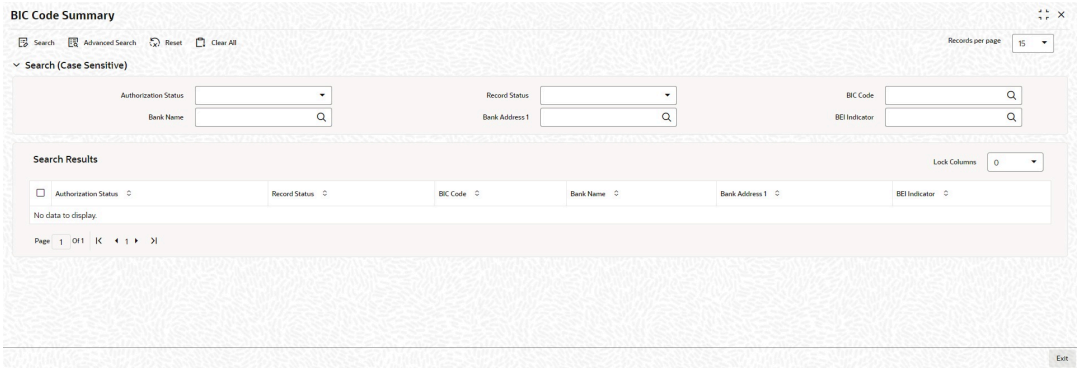
The fields which are marked in asterisk are mandatory.

1. On **Homescreen** screen, type **ISSBICDE** in the text box, and click **Next**.

   The **BIC Code Summary** screen displays.

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Figure 1-37 BIC Code Summary



2. On the **BIC Code Summary** screen, specify the fields.

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

Table 1-48 BIC Code Summary - Field Description

Field	Description
Authorization Status	Select the authorization status from the drop-down list. • **Authorized** • **Unauthorized** • **Rejected**
Record Status	Select the record status from the drop-down list. • **Closed** • **Open**
BIC Code	Click **Search** and specify the BIC code from the list of values.
Bank Name	Click **Search** and specify the bank name from the list of values.
Bank Address 1	Click **Search** and specify the bank address from the list of values.
BEI Indicator	Click **Search** and specify the BEI indicator from the list of values.

   The **BIC Code Summary** screen operates as an upload table. The data is entered into Oracle FLEXCUBE Universal Banking using these tables.

3. Click **Search** after specifying the search parameters.

   The system displays the records that match the search criteria for the following:

   - **Authorization Status**
   - **Record Status**
   - **BIC Code**
   - **Bank Name**
   - **Bank Address 1**
   - **BEI Indicator**

4. Click **Exit** to end the transaction.

1.10.3 Associate Customer to a BIC Code

This topic explains systematic instructions to associate customers with a BIC code.

The BIC code customer details are maintained at the customer maintenance level.

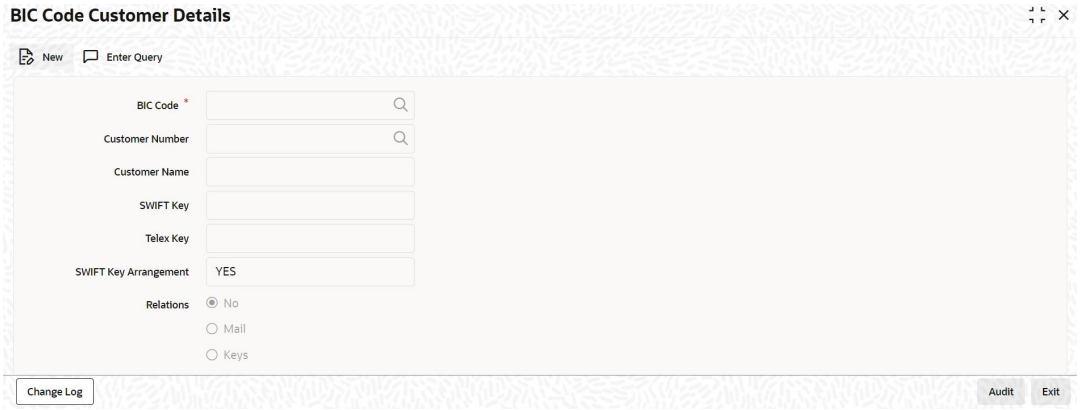
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> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **ISDBICPB** in the text box, and click **Next**.

   The **BIC Code Customer Details** screen displays.

Figure 1-38 BIC Code Customer Details



2. On the **BIC Code Customer Details** screen, specify the fields.

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

Table 1-49 BIC Code Customer Details - Field Description

Field	Description
BIC Code	Click **Search** and specify the **BIC Code** from the list of values.
Customer Number	If the bank is a customer of the bank, select the CIF ID assigned to the bank from the list of values. Once the CIF ID is selected, the name of the bank appears in the **Customer Name** field.
Customer Name	Click **Search** and specify the **Customer Name** from the list of values. **Note** The system displays the name of the specified customer ID based on the details maintained at the Customer Maintenance level.
SWIFT Key	Specify the SWIFT key details if a SWIFT connectivity exists between the bank and the bank for which details are being maintained.
Telex Key	Specify the Telex Key details if a Telex connectivity exists between the bank and the bank for which details are being maintained.

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Table 1-49 (Cont.) BIC Code Customer Details - Field Description

Field	Description
SWIFT Key Arrangement	Specify whether a SWIFT Key arrangement exists between the bank and the BIC entity. Select the required option from the drop-down list: • Select the **Yes** option if the SWIFT key arrangement exists. • Select the **No** option if the SWIFT key arrangement does not exist.
Relations	Select the relations from the following options to identify the kind of relationship that exists between the bank and the BIC entity. • Select the **No** option to indicate that the BIC entity is not a customer of the bank. • Select the **Mail** option if the BIC entity is not a recognized SWIFT entity but an address internal to your bank. In such cases, all correspondence directed to the particular BIC entity will be sent as mail messages. • Select the **Keys** option if a SWIFT/Telex connectivity exists between the bank and the bank for which maintaining details. Subsequently, specify the SWIFT/Telex key in the adjacent field.

3. Click **Exit** to end the transaction.

1.10.4 Process Customer BIC Codes

This topic explains systematic instructions to process customer BIC codes.

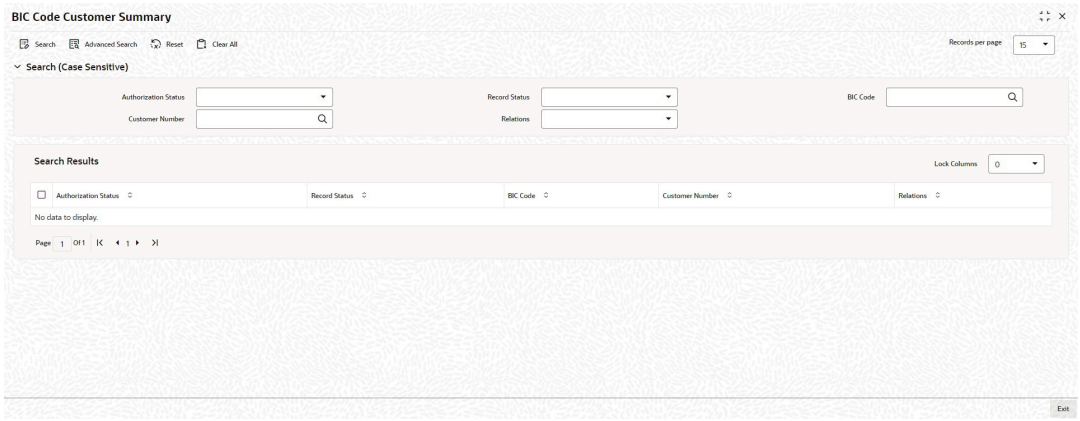
The application allows to associate customers with BIC codes. In the **BIC Code Customer Summary** screen, view the uploaded data.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen** screen, type **ISSBICPB** in the text box, and click next.

   The **BIC Code Customer Summary** screen displays.

Figure 1-39 BIC Code Customer Summary



2. On the **BIC Code Customer Summary** screen, specify the fields.

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

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Table 1-50 BIC Code Customer Summary - Field Description

Field	Description
Authorization Status	Select the authorization status from the drop-down list. • **Authorized** • **Unauthorized** • **Rejected**
Record Status	Select the record status from the drop-down list. • **Closed** • **Open**
BIC Code	Click **Search** and specify the **BIC Code** from the list of values.
Customer Number	Click **Search** and specify the **Customer Number** from the list of values.
Relations	Select relations from the drop-down list: • **No** • **Mail** • **Keys**

3. Click **Search** after specifying the search parameters.

   The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

   - **Authorization Status**
   - **Record Status**
   - **BIC Code**
   - **Customer Number**
   - **Relations**

4. Click **Exit** to end the transaction.

1.10.5 Operations on a BIC Record

This topic describes the operations performed on BIC records.

On an existing BIC code record, the user can perform any of the following operations (If a function under the **Actions** menu is disabled, it means that the function is not allowed for the record). Apart from defining a new BIC code record, the user can perform any of the following operations on an existing record (if any function under the Actions menu is disabled, it means that the function is not allowed).

- Amend the details of a record
- Authorize a record
- Copy the details of the record
- Close the record
- Reopen the record
- Delete the details of a record

Refer to the User Manual on Common Procedures for details of these operations.

It is assumed that the upload source contains details of all relevant BIC codes. The BIC records that are uploaded to the application should contain the following tags:

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- **U** - If records do not exist in the Oracle FLEXCUBE Universal Banking BIC directory, the same would be inserted. For a record that already exists, it will be updated with that of the BIC upload.
- **M** - If there is no existing record in the Oracle FLEXCUBE Universal Banking BIC directory, the same would be inserted. Otherwise, the record will be updated with the one in the BIC upload.
- **A** - For an existing record in the Oracle FLEXCUBE Universal Banking BIC directory, an error will be logged and the upload will continue. If no records exist, then a new record will be updated with the one in the BIC upload.
- **D** - If there is no existing record in the Oracle FLEXCUBE Universal Banking BIC directory, an error will be logged and the upload will continue. If there is any record existing, then it will be marked as **CLOSED**.
- **AM** - For an existing record in the BIC file or AM file, the BIC code would be renamed in the upload file.

BIC addresses that have changed will be appropriately updated. Addresses bearing the tag D will be automatically deleted. New BIC records will be created for records that bear the tag N.

The network codes that are marked for exclusion in the **BIC Upload Maintenance** screen will not be uploaded.

The upload sequence is based on the modification tags in the BIC records. The sequence will occur in the following order:

- **Deletion**
- **Modification**
- **Addition**
- **Unchanged**

The file upload is processed asynchronously. The system prompts the user to check the logs.

> **Note**
>
> The logs can be viewed by visiting **Batch Operations**, click **Intra Day Batch** and the click **Monitor** (Fast Path: BASIDMTR). The function field can be given as **ISDBICUP%** for searching the up- load logs.

1.10.6 Maintain Bank Directory Plus

This topic describes systematic instructions to maintain a bank directory plus file records.

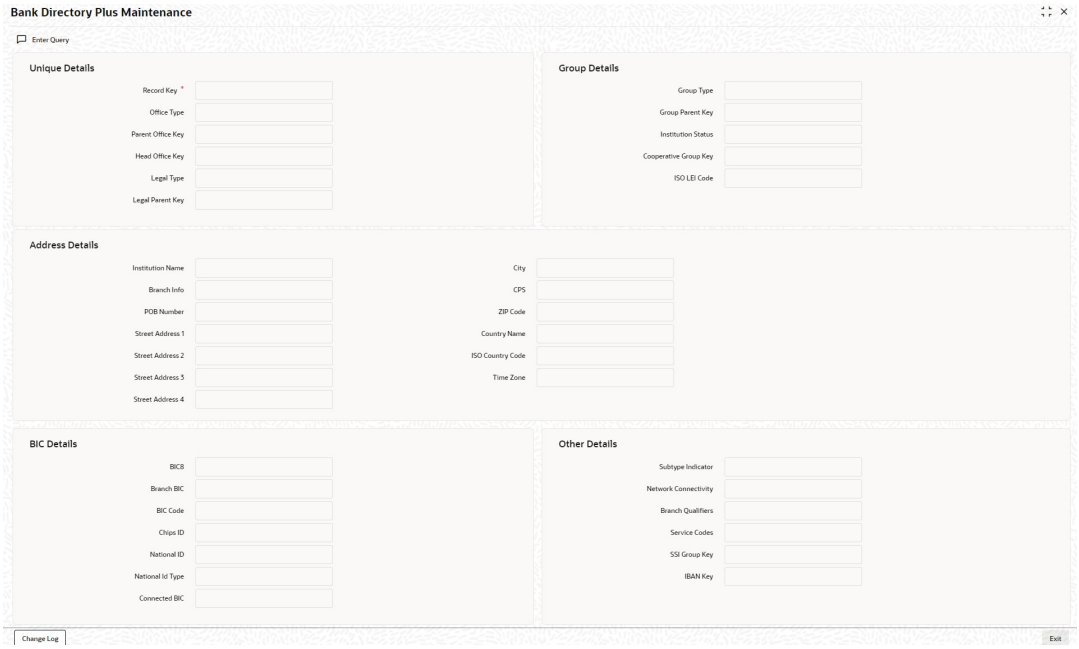
> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **ISDBKDPL** in the text box, and click **Next**.

   The **Bank Directory Plus Maintenance** screen displays.

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Figure 1-40 Bank Directory Plus Maintenance



2. On the **Bank Directory Plus Maintenance** screen, specify the fields.

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

Table 1-51 Bank Directory Plus Maintenance - Field Description

Field	Description
Record Key	Specify the record key

The system displays the following based on the **Record Key** specified:

- **Record Key**
- **Office Type**
- **Parent Office Key**
- **Head Office Key**
- **Legal Type**
- **Legal Parent Key**
- **Group Type**
- **Group Parent Key**
- **Institution Status**
- **Cooperative Group Key**
- **ISO LEI Code**
- **Institution Name**
- **Branch Info**
- **POB Number**
- **Street Address 1**

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- **Street Address 2**
- **Street Address 3**
- **Street Address 4**
- **City**
- **CPS**
- **ZIP Code**
- **Country Name**
- **ISO Country Code**
- **Time Zone**
- **BIC8**
- **Branch BIC**
- **BIC Code**
- **Chips ID**
- **National ID**
- **National Id Type**
- **Connected BIC**
- **Subtype Indicator**
- **Network Connectivity**
- **Branch Qualifiers**
- **Service Codes**
- **SSI Group Key**
- **IBAN Key**

3. Click **Exit** to end the transaction.

1.10.7 Process Bank Directory Plus Details

This topic explains systematic instructions to process bank directories plus details.

Through the **Bank Directory Plus Summary** screen, view the details maintained in the **Bank Directory Plus Maintenance** screen.

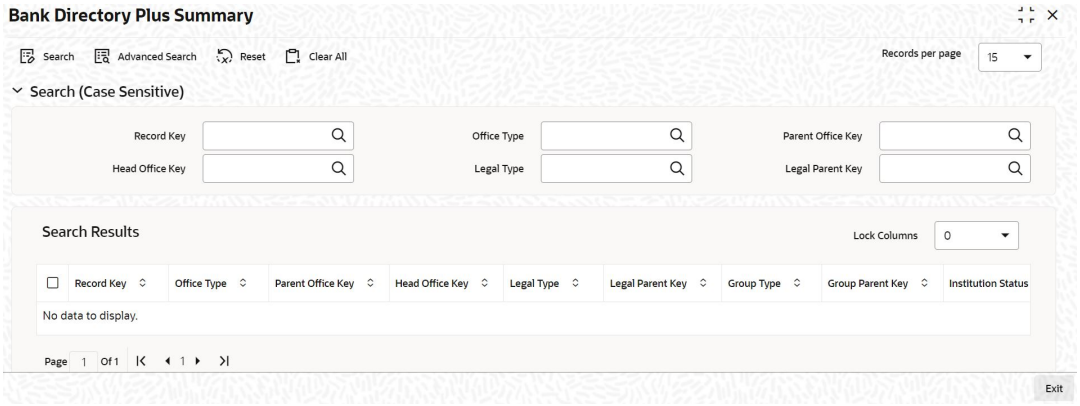
> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen** screen, type **ISSBKDPL** in the text box, and click **Next**.

   The **Bank Directory Plus Summary** screen displays.

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Figure 1-41 Bank Directory Plus Summary



2. On the **Bank Directory Plus Summary** screen, specify the fields.

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

Table 1-52 Bank Directory Plus Summary - Field Description

Field	Description
Record Key	Click **Search** and specify the **Record Key** from the list of values.
Office Type	Click **Search** and specify the **Office Type** from the list of values.
Parent Office Key	Click **Search** and specify the **Parent Office Key** from the list of values.
Head Office Key	Click **Search** and specify the **Head Office Key** from the list of values.
Legal Type	Click **Search** and specify the **Legal Type** from the list of values.
Legal Parent Key	Click **Search** and specify the **Legal Parent Key** from the list of values.

3. Click **Search** after specifying the search parameters.

   The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

   - **Record Key**
   - **Office Type**
   - **Parent Office Key**
   - **Head Office Key**
   - **Legal Type**
   - **Legal Parent Key**
   - **Group Type**
   - **Group Parent Key**
   - **Institution Status**
   - **Cooperative Group Key**
   - **ISO LEI Code**
   - **BIC8**
   - **Branch BIC**

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- **BIC Code**
- **Chips ID**
- **National ID**
- **Connected BIC**
- **Institution Name**
- **Branch Info**
- **POB Number**
- **Street Address 1,2, 3 and 4**
- **City**
- **CPS**
- **ZIP Code**
- **Country Name**
- **ISO Country Code**
- **Time Zone**
- **Subtype Indicator**
- **Network Connectivity**
- **Branch Qualifiers**
- **Service Codes**
- **SSI Group Key**
- **IBAN Key**
- **National ID Type**

4. Click **Exit** to end the transaction.

1.10.8 Maintain IBAN Plus

This topic explains the systematic instructions to view the details of each IBAN Plus file record.

You can view the details of each IBAN Plus file record in the IBAN Plus Maintenance screen.

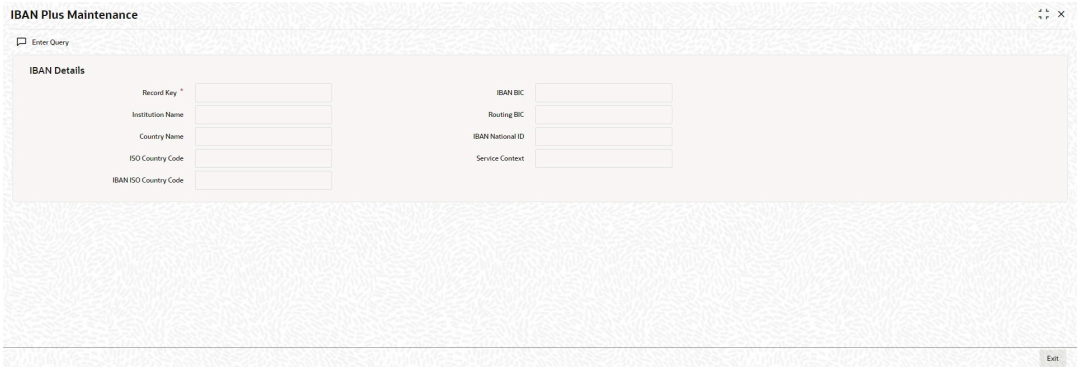
> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **ISDIBNPL** in the text box, and click **Next**.

   The **IBAN Plus Maintenance** screen displays.

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Figure 1-42 IBAN Plus Maintenance



2. On the **IBAN Plus Maintenance** screen, specify the fields.

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

Table 1-53 IBAN Plus Maintenance - Field Description

Field	Description
Record Key	Specify the **Record Key**.
Institution Name	The system displays the **Institution Name** based on the selected **Record Key**.
Country Name	The system displays the **Country Name** based on the selected **Record Key**.
ISO Country Code	The system displays the **ISO Country Code** based on the selected **Record Key**.
IBAN ISO Country Code	The system displays the **IBAN ISO Country Code** based on the selected **Record Key**.
IBAN BIC	The system displays the **IBAN BIC** based on the selected **Record Key**.
Routing BIC	The system displays the **Routing BIC** based on the selected **Record Key**.
IBAN National ID	The system displays the **IBAN National ID** based on the selected **Record Key**.
Service Context	The system displays the **Service Context** based on the selected **Record Key**.

3. Click **Exit** to end the transaction.

1.10.9 Process IBAN Plus Details

This topic explains systematic instructions to process the details maintained in the **IBAN Plus Maintenance** screen.

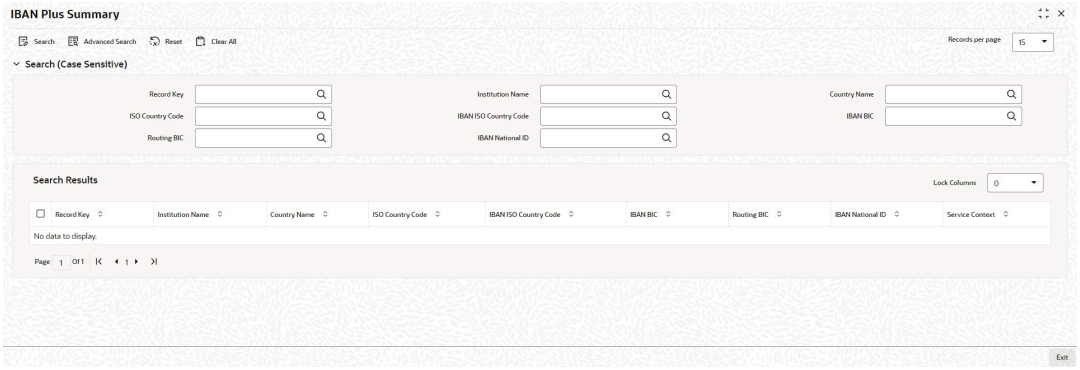
> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen** screen, type **ISSIBNPL** in the text box, and click **Next**.

   The **IBAN Plus Summary** screen displays.

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Figure 1-43 IBAN Plus Summary



2. On **IBAN Plus Summary** screen, specify the fields.

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

Table 1-54 IBAN Plus Summary - Field Description

Field	Description
Record Key	Click **Search** and specify the **Record Key** from the list of values.
Institution Name	Click **Search** and specify the **Institution Name** from the list of values.
Country Name	Click **Search** and specify the **Country Name** from the list of values.
ISO Country Code	Click **Search** and specify the **ISO Country Code** from the list of values.
IBAN ISO Country Code	Click **Search** and specify the **IBAN ISO Country Code** from the list of values.
IBAN BIC	Click **Search** and specify the **IBAN BIC** from the list of values.
Routing BIC	Click **Search** and specify the **Routing BIC** from the list of values.
IBAN National ID	Click **Search** and specify the **IBAN National ID** from the list of values.

3. Click **Search** after specifying the search parameters.

   The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

   - **Record Key**
   - **Institution Name**
   - **Country Name**
   - **ISO Country Code**
   - **IBAN ISO Country Code**
   - **IBAN BIC**
   - **Routing BIC**
   - **IBAN National ID**
   - **Service Context**

4. Click **Exit** to end the transaction.

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1.10.10 Process BIC and IBAN Summary

This topic explains systematic instructions to process the summary of BIC and IBAN.

The application supports the Upload of the BICPlusIBAN directory. BICPlusIBAN is a SWIFT directory that lists institution identifiers recognized by the financial industry. For example, Bank Identifier Codes, CHIPS UIDs, National Clearing Codes, and IBAN- related information. It also provides the name and addresses of the corresponding entities.

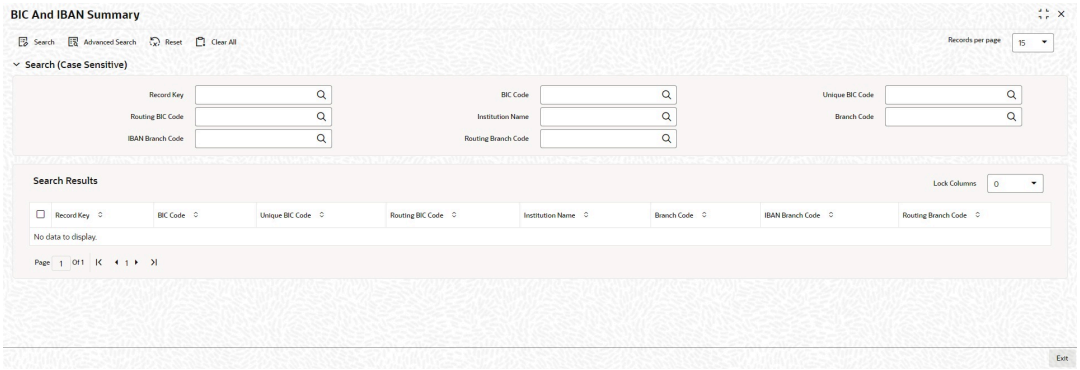
BICPlusIBAN is used to identify correspondents and counterparties accurately, and to allocate the correct code when sending messages, thus improving Straight Through Processing (STP). Initiators of cross-border payments within Europe are required to submit the BIC and IBAN codes to the receiver to benefit from reduced payment transaction charges.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **ISSEBANP** in the text box, and click **Next**.

   The **BIC And IBAN Summary** screen displays.

Figure 1-44 BIC And IBAN Summary



2. On the **BIC And IBAN Summary** screen, specify the fields.

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

Table 1-55 BIC And IBAN Summary - Field Description

Field	Description
Record Key	Click **Search** and specify the **Record Key** from the list of values.
BIC Code	Click **Search** and specify the **BIC Code** from the list of values.
Unique BIC Code	Click **Search** and specify the **Unique BIC Code** from the list of values.
Routing BIC Code	Click **Search** and specify the **Routing BIC Code** from the list of values.
Institution Name	Click **Search** and specify the **Institution Name** from the list of values.

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Table 1-55 (Cont.) BIC And IBAN Summary - Field Description

Field	Description
Branch Code	Click **Search** and specify the **Branch Code** from the list of values.
IBAN Branch Code	Click **Search** and specify the **IBAN Branch Code** from the list of values.
Routing Branch Code	Click **Search** and specify the **Routing Branch Code** from the list of values.

3. Click **Search** after specifying the search parameters.

   The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

   - **Record Key**
   - **BIC Code**
   - **Unique BIC Code**
   - **Routing BIC Code**
   - **Institution Name**
   - **Branch Code**
   - **IBAN Branch Code**
   - **Routing Branch Code**

4. Click **Exit** to end the transaction.

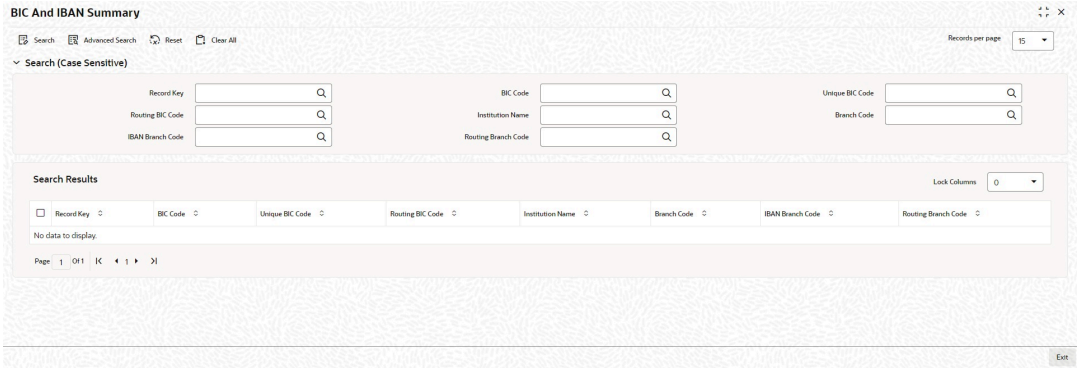
1.10.11 Process BIC Plus IBAN

This topic explains systematic instructions to process the BIC Plus IBAN summary.

1. On **Homescreen**, type **ISSEBANP** in the text box, and click **Next**.

   The **BIC And IBAN Summary** screen displays.

Figure 1-45 BIC And IBAN Summary



2. On the **BIC And IBAN Summary** screen, specify the details.

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

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Table 1-56 BIC And IBAN Summary - Field Description

Field	Description
Record Key	Click **Search** and specify the unique key of the record in the file. This consists of an ISO country code and the sequential number of six digits.
Unique BIC Code	Click **Search** and specify the **Unique BIC Code** from the list of values.
Institution Name	Click **Search** and specify the **Institution Name** from the list of values.
IBAN Branch Code	Click **Search** and specify the **IBAN Branch Code** from the list of values.
BIC Code	Click **Search** and specify the **BIC Code** from the list of values.
Routing BIC Code	Click **Search** and specify the **Routing BIC Code** from the list of values.
Branch Code	Click **Search** and specify the **Branch Code** from the list of values.
Routing Branch Code	Click **Search** and specify the **Routing Branch Code** from the list of values.

3. Click **Search** after specifying the search parameters.

   The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

   - **Record Key**
   - **BIC Code**
   - **Unique BIC Code**
   - **Routing BIC Code**
   - **Institution Name**
   - **Branch Code**
   - **IBAN Branch Code**
   - **Routing Branch Code**

4. Click **Exit** to end the transaction.

1.10.12 Maintain IBAN Information

This topic explains systematic instructions to maintain IBAN information.

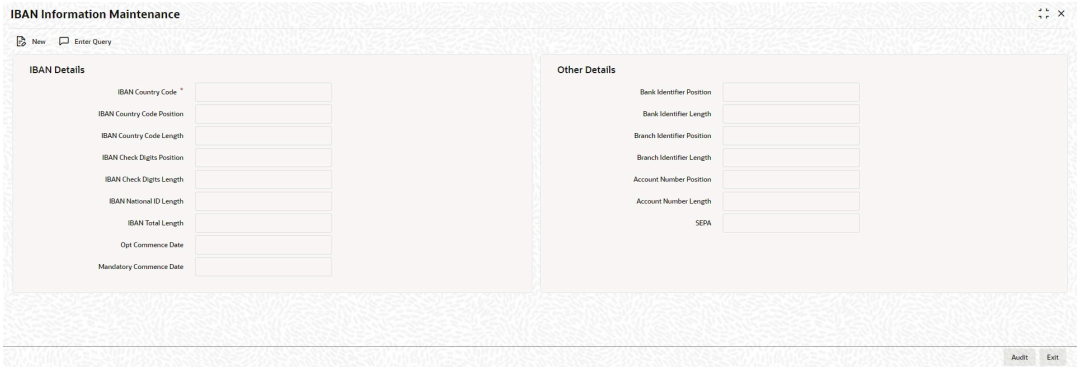
> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On the **Homescreen**, type **ISDESBAN** in the text box, and click **Next**.

   The **IBAN Information Maintenance** screen displays.

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Figure 1-46 IBAN Information Maintenance



2. On the **IBAN Information Maintenance** screen, specify the fields.

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

Table 1-57 IBAN Information Maintenance - Field Description

Field	Description
IBAN Country Code	Specify the ISO country code prefix in the IBAN.
IBAN Country Position	Specify the position of the country code in IBAN.
IBAN Country Code Length	Specify the number of characters of the country code in the IBAN.
IBAN Check Digits Position	Specify the start position of check digits in the IBAN.
IBAN Check Digits Length	Enter the number of check digits in the IBAN.
Bank Identifier Position	Specify the start position of the bank identifier in the IBAN.
Bank Identifier Length	Specify the number of characters of the bank identifier in the IBAN.
Branch Identifier Position	Specify the start position of the branch identifier in the IBAN (the value is empty if the branch identifier is not applied in the country's IBAN format).
Branch Identifier Length	Specify the number of characters of the branch identifier in the IBAN (the value is 0 if the branch identifier is not applied in the country's BAN format).
IBAN National ID Length	Specify the number of significant characters of the National ID value that are used by SWIFT to populate the IBAN NATIONAL ID, and that is sufficient to derive the IBAN BIC correctly. This number can be different from (that is, smaller than) the length of the national bank/ branch identifier defined in the IBAN Registry. SWIFT refines its IBAN to BIC translation algorithms, this number may change from release to release.
Account Number Position	Specify the start position of the account number in IBAN.
Account Number Length	Specify the number of characters of the account number in IBAN.
IBAN Total Length	Specify the total number of characters of the IBAN.
Optional Commence Date	Click **Calendar** and select the date from when the IBAN structure is an optional requirement.
Mandatory Commence Date	Click **Calendar** and select the date from when the IBAN structure is a mandatory requirement.
SEPA	Select the SEPA from the adjoining drop-down list. • **Y** - Select **Y** if the IBAN is used in any of the SEPA schemes. • **N** - Select **N** if the IBAN is not used in the SEPA schemes.

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3. Click **Exit** to end the transaction.

1.10.13 Process IBAN Information

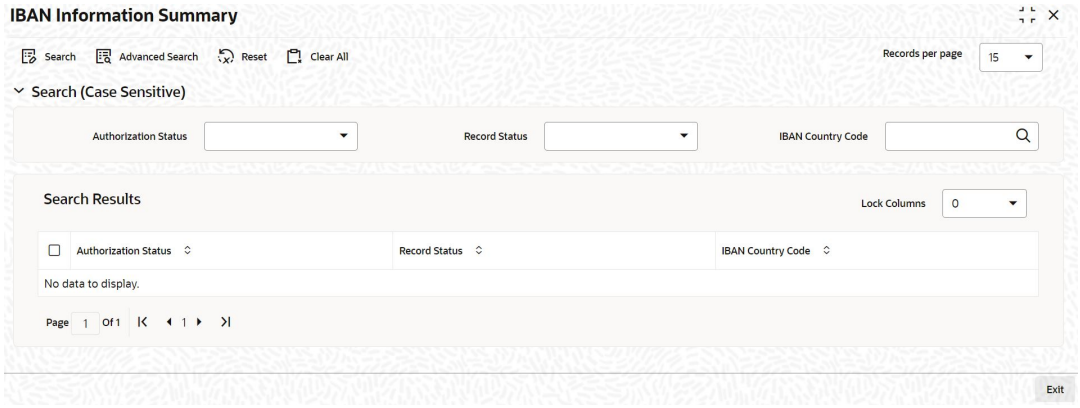
This topic explains systematic instructions to process IBAN information.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen** screen, type **ISSESBAN** in the text box, and click **Next**.

   The **IBAN Information Summary** screen displays.

Figure 1-47 IBAN Information Summary



2. On the **IBAN Information Summary** screen, specify the fields.

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

Table 1-58 IBAN Information Summary - Field Description

Field	Description
Authorization Status	Select the authorization status from the drop-down list. • **Authorized** • **Unauthorized** • **Rejected**
Record Status	Select the record status from the drop-down list. • **Closed** • **Open**
IBAN Country Code	Click **Search** and specify the IBAN country code from the list of values.

3. Click **Search** after specifying the search parameters.

   The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

   - **Authorization Status**
   - **Record Status**

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- **IBAN Country Code**

> **Note**
>
> The IBAN Check Digit and IBAN Check National ID validations are applicable only if the **IBANPLUS_REQD** global parameter value is **Y**.

4. Click **Exit** to end the transaction.

1.10.14 Upload BIC Files

This topic describes the files available in the BICPlusIBAN directory.

SWIFT allows to upload the entire BIC file or individual records like Amendments (AM)and File Instructions (FI) record files within the BIC upload file, on to the BIC directory. The user can perform this through the **BIC Upload** screen.

The BICPlusIBAN directory consists of the following files:

- BI File (BICPlusIBAN Information)
- IS File (IBAN Structure information)
- The BICPlusIBAN directory should be used to
- Translate Beneficiary Bank's BIC into National (Clearing, Sort) Code
- Show Bank's Participation in RTGS System
- Show Bank's Details (Name, Address and so on)
- BICPlusIBAN Directory can also be used as an enquiry tool
- SEPA Related
- Derive BIC from the IBAN, if missing
- Validate IBANs and BICs

On successful upload of BIC Plus IBAN, the system populates the SWIFT BIC directory and the clearing codes automatically.

1.10.15 IS File Upload

This topic explains systematic instructions to upload IS files.

This file forms the part of the BICPlusIBAN package. This contains information about the IBAN structure applicable in the countries. IS File forms are stored in a new data store and are used for IBAN structure validations.

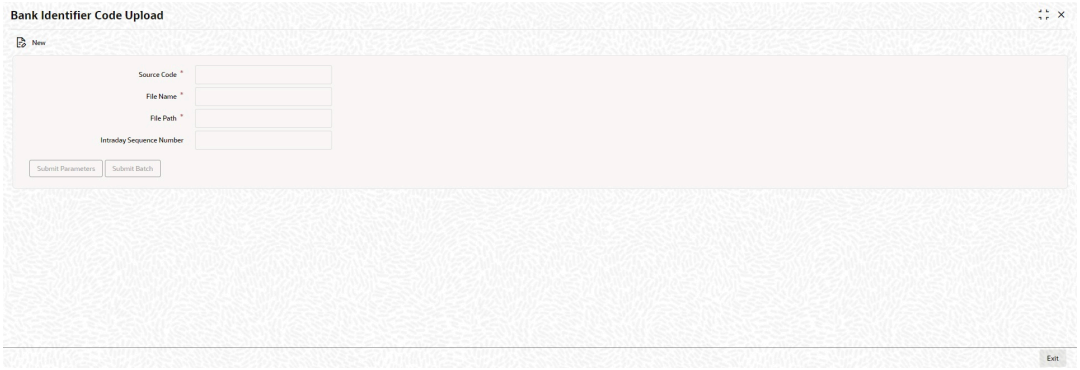
> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **ISDBICUP** in the text box, and click **Next**.

   The **Bank Identifier Code Upload** screen displays.

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Figure 1-48 Bank Identifier Code Upload



2. On the **Bank Identifier Code Upload** screen, specify the fields.

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

Table 1-59 Bank Identifier Code Upload - Field Description

Field	Description
Source Code	Select the appropriate source code from which want to upload details, from the drop-down list. • **BIC** - Select this option to upload the BIC file. • **CCH** - Select this option to upload the country-wise holiday file. • **BICPlusIBAN** - Select this option to upload BIC plus IBAN file. • **LBL_BICPLUSIBANIS** - Select this option to upload the IBAN structure file. • **LBL_BANKDIRPLUS** - Select this option to upload the Bank Directory Plus file. • **LBL_IBANPLUS** - Select this option to upload the IBAN Plus file. • **LBL_IBANStructure** - Select this option to upload the IBAN structure file. • **LBL_IBAN_EXL_LIST** - Select this option to upload the IBAN exclusion list. • **LBL_SEPABICDIR** - Select this option to upload the SEPA Plus file. • **LBL_BICPLUS2018** - Select this option to upload the BIC Plus 2018 file. • **LBL_BICPLUS2018BICCTRY** - Select this option to upload the BIC Plus 2018 country file. • **LBL_BICPLUS2018BICCCY** - Select this option to upload the BIC Plus 2018 currency file. • **LBL_BICPLUS2018BICHOL** - Select this option to upload the BIC Plus 2018 holiday file. • **LBL_BICPLUS2018BICHOLS** - Select this option to upload the BIC Plus 2018 holiday services file. • **LBL_BICPLUS2018BICTZON** - Select this option to upload the BIC Plus 2018 time zone file.
File Path	State the path in the database server where the uploaded file should be stored.
File Name	Specify a name for the uploaded file. The file name should bear the extension **.DAT**.
Intraday Sequence Number	The system generates an intraday sequence number by clicking **Submit Parameters**.

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3. Click **Submit Batch** to start the upload process.

> **Note**
>
> - On successful upload of BICPLUS2018 Holiday or BICPLUS2018 Holiday services, dates marked as holiday type **H** in the upload file will be updated to holiday in the **STDCCHOL (Currency Holiday Calendar Maintenance)** screen for the corresponding year and currency.
> - The new extensible function ID **ISDBICUP (Bank Identifier Code Upload)** is released for the non-extensible function ID **ISDBICPU (Bank Identifier Code Upload)** which is used for bank identifier code upload. The **ISDBICPU (Bank Identifier Code Upload)** function ID is disabled and can be enabled by selecting the available checkbox in **SMDFNDSC (Function Description Maintenance)** function ID.

4. Click **Exit** to end the transaction.

1.10.16 BIC Record File Formats

This topic describes the file formats for the FI and AM records.

FI Record

Table 1-60 FI Record

Position	Description	Length	Type	Mandatory	Data
1	Tag Identifier	2	VARCHAR2	Y	FI
3	Modification Flag	1	VARCHAR2	Y	**A(Addition)**, **M(Modification)**, **D(Deletion)**, and **U(Unchanged)**
4	BIC (Bank,Country and Location Code)	8	VARCHAR2	Y	Bank code (4 char), Country code (2 char) and Location code (2 char)
12	BIC (Branch Code)	8	VARCHAR2	Y	Branch code, with **XXX** if no branch code exists
15	Institution Name	3	VARCHAR2	Y	Name (first part)
50	Institution Name	35	VARCHAR2	N	Name (second part)
85	Branch Information	35	VARCHAR2	N	Name (third part)
120	Branch Information	35	VARCHAR2	N	Branch Specification (first part)
155	Branch Information	35	VARCHAR2	N	Branch specification (second part)

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Table 1-60 (Cont.) FI Record

Position	Description	Length	Type	Mandatory	Data
190	City Heading	35	VARCHAR2	Y	City Name
225	Subtype Indication	4	VARCHAR2	Y	A subtype can be bank, broker,etc
229	Value Added Services	60	VARCHAR2	N	20 x 3 char. Fields indicating the Value-added Service Code
289	Extra Information	35	VARCHAR2	N	Specific Information
324	Physical Address	35	VARCHAR2	N	Physical Address (first part)
359	Physical Address	35	VARCHAR2	N	Physical Address (second part)
394	Physical Address	35	VARCHAR2	N	Physical Address (third part)
429	Physical Address	35	VARCHAR2	N	Physical Address (fourth part)
464	Location	35	VARCHAR2	N	Location (first part)
199	Location	35	VARCHAR2	N	Location (second part)
534	Location	35	VARCHAR2	N	Location (third part)
569	Country Name	35	VARCHAR2	N	Country Name (first part)
604	Country Name	35	VARCHAR2	N	Country Name (second part)
639	POB Number	35	VARCHAR2	N	Post Office Box Number
674	POB Location	35	VARCHAR2	N	POB Location (first part)
709	POB Location	35	VARCHAR2	N	POB Location (second part)
744	POB Location	35	VARCHAR2	N	POB Location (third part)
779	POB Country Name	35	VARCHAR2	N	POB Country Name (first part)
814	POB Country Name	35	VARCHAR2	N	POB Country Name (second part)

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AM Record

The AM record would consist of only the tag identifier, the old BIC, and the new BIC. The file format is as follows:

Table 1-61 AM Record

Position	Description	Length	Type	Mandatory	Data
1	Tag Identifier	2	VARCHAR2	Y	AM
3	Old BIC	11	VARCHAR2	Y	Old BIC
14	New BIC	11	VARCHAR2	Y	New BIC

1.10.17 Maintain Local Bank Directory View

This topic explains systematic instructions to maintain local bank directory view.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On the **Homescreen**, type **ISDBKDIR** in the text box, and click **Next**.

   The **Local Bank Directory View** screen displays.

Figure 1-49 Local Bank Directory View



2. On the **Local Bank Directory View** screen, specify the fields.

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

Table 1-62 Local Bank Directory View - Field Description

Field	Description
Network Directory Key	Specify the Network Directory Key. The participant banks for different networks are differentiated using the **Network Directory Key**.
Bank Code	Specify the bank code. The clearing member ID of the participant banks in the clearing network are populated in this field.

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Table 1-62 (Cont.) Local Bank Directory View - Field Description

Field	Description
Bank Name	The system displays the clearing participant's bank name.
Clearing System Code	If the **Clearing System Code** is part of the ISO-published list of codes in the external code list for External Clearing System Identification 1, it is populated in the **Clearing System Code** field.
Clearing System Proprietary	If the clearing code is proprietary, then it will be populated in **Clearing System Proprietary** field. **Note** Only one of the fields Network Clearing Code/ Proprietary Clearing Code can have a value.
Network Participation	The system displays the Network Participation.
Direct Bank Code	The **Direct Bank Code** is applicable if the bank is an indirect participant in the clearing network. The **Direct Bank Code** is a valid bank code with the same network directory key and participant type **Direct**.
Valid From Date	The system displays the valid from date for the record.
Valid Till Date	The system displays the valid till date for the record.

Table 1-63 Network Directory Key

Directory in OBPM	Directory Keys Applicable
RTGS Directory	TARGET2, EURO1, LVTS
Local Payment Bank Directory	SCT, SDD B2B, SDD CORE, SCT INST
ACH Directory	Directory keys as defined in OBPM

3. Click **Execute Query**.

   The system displays the details of the following fields:

   - **BIC Code**
   - **Address Line 1**
   - **Address Line 2**
   - **Address Line 3**
   - **Address Line 4**
   - **Address Line 5**
   - **Address Line 6**
   - **Address Line 7**
   - **Department**
   - **Sub Department**
   - **Street Name**
   - **Building Number**

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- **Building Name**
- **Floor**
- **Post Box**
- **Room**
- **Post Code**
- **Town Name**
- **Town Location Name**
- **District Name**
- **Country Sub Division**
- **Country**
- **Code**
- **Proprietary ID**
- **Proprietary Issuer**
- **Proprietary Scheme Name**

4. Click **Exit** to end the transaction.

1.10.18 Process Local Bank Directory View Summary

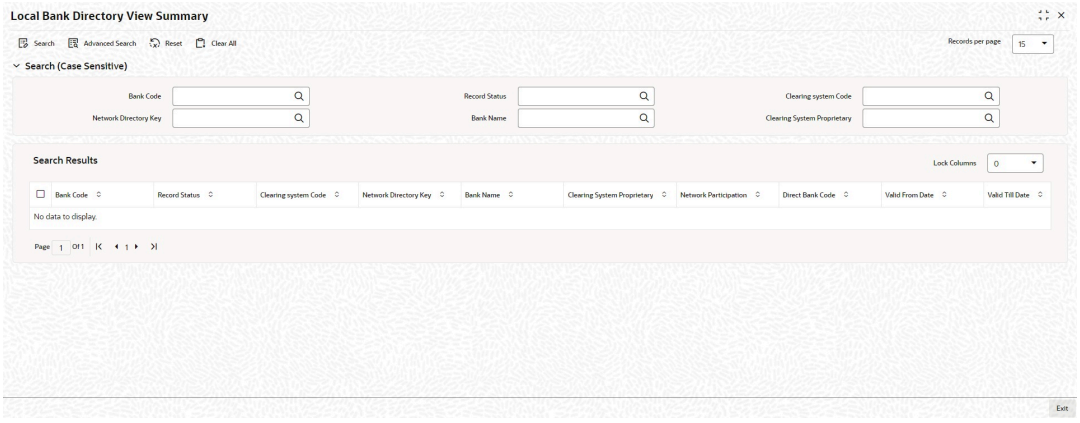
This topic explains systematic instructions to process local bank directory view summaries.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen** screen, type **ISSBKDIR** in the text box, and click **Next**.

   The **Local Bank Directory View Summary** screen displays.

Figure 1-50 Local Bank Directory View Summary



2. On the **Local Bank Directory View Summary** screen, specify the fields.

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

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Table 1-64 Local Bank Directory View Summary - Field Description

Field	Description
Bank Code	Click **Search** and specify the **Bank Code** from the list of values.
Record Status	Select the record status from the drop-down list: • **Closed** • **Open**
Clearing System Code	Click **Search** and specify the **Clearing System Code** from the list of values.
Network Directory Key	Click **Search** and specify the **Network Directory Key** from the list of values.
Bank Name	Click **Search** and specify the **Bank Name** from the list of values.
Clearing System Proprietary	Click **Search** and specify the **Clearing System Proprietary** from the list of values.

3. Click **Search** after specifying the search parameters.

   The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

   - **Bank Code**
   - **Record Status**
   - **Clearing system Code**
   - **Network Directory Key**
   - **Bank Name**
   - **Clearing System Proprietary**
   - **Network Participation**
   - **Direct Bank Code**
   - **Valid From Date**
   - **Valid Till Date**
   - **BIC Code**
   - **Address Line 1**
   - **Address Line 2**
   - **Address Line 3**
   - **Address Line 4**
   - **Address Line 5**
   - **Address Line 6**
   - **Address Line 7**
   - **Department**
   - **Sub Department**
   - **Street Name**
   - **Building Number**
   - **Building Name**
   - **Floor**

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- **Post Box**
- **Room**
- **Post Code**
- **Town Name**
- **Town Location Name**
- **District Name**
- **Country Sub Division**
- **Country Code**
- **Proprietary ID**
- **Proprietary Issuer**
- **Proprietary Scheme Name**
- **Mod Number**
- **Authorization Status**

4. Click **Exit** to end the transaction.

1.11 MIS Details Maintenance

This topic describes the maintenance of MIS class, MIS group, MIS cost codes, and MIS pool.

This topic has the following sub-topics:

- Maintain MIS Class
  This topic explains systematic instructions to maintain MIS classes.
- Maintain MIS Group
  This topic explains systematic instructions to maintain MIS groups.
- Maintain MIS Cost Codes
  This topic explains systematic instructions to maintain MIS cost codes.
- Maintain MIS Pool
  This topic explains systematic instructions to maintain the MIS pool.

1.11.1 Maintain MIS Class

This topic explains systematic instructions to maintain MIS classes.

Through the **MIS Class Maintenance** screen, define various categories based on which reports on general ledgers should be classified.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **GLDCLSMT** in the text box, and click **Next**.

   The **MIS Class Maintenance** screen displays.

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Figure 1-51 MIS Class Maintenance



In this screen, the user can define various categories based on which reports on general ledgers should be classified. To maintain details of a new MIS class, click **New**.

2. On the **MIS Class Maintenance** screen, specify the fields.

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

Table 1-65 MIS Class Maintenance - Field Description

Field	Description
MIS Class	In Oracle FLEXCUBE Universal Banking, each MIS class is identified by a unique nine-character code called a **MIS class**. The user can follow own convention for devising this code.
Description	Specify a short description that will help to identify the MIS class. The **Description** is for information purposes only and will not be printed on any customer correspondence.
MIS Type	The MIS class type identifies the basic nature of the class. Select the **MIS Type** from the following options: a. **Transaction class** - A **Transaction class** refers to all transactions that have taken place through any of the front-end modules like Foreign Exchange, Money Market, etc. The **Customer Class** relates to customer accounts. b. **Customer Class** - Select this option to define a customer-based classification. c. **Composite Class** - Select this option to indicate that the MIS class can be used both at customer definition and at the time of processing a transaction. d. **Fund class** - Refer to the Core Services User Guide for details on setting up a Fund MIS class This is the basic feature of a class and will determine the type of MIS codes that can constitute the class. For each of these MIS types, the user can create a maximum of ten classes.
Mandatory	Select one of the following options from the drop-down list: • **Yes** • **No** This field indicate whether entering an MIS code is mandatory for a particular **MIS Class** or not. Whenever any transaction is stored, the system checks if an MIS code is supplied for this MIS class processed in the transaction.

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Table 1-65 (Cont.) MIS Class Maintenance - Field Description

Field	Description
MIS Code	Indicate the sub-divisions that should be reported under the class. Each of the sub-classes is given unique code identifiers. The MIS codes that are associated with a class fall under the class at the time of reporting or consolidation. Click **Add** to associate an MIS code to a class. To remove an MIS class from the list, place your cursor in that row and click **Delete**. The MIS codes that are associated will depend on the type of MIS Class that is created. While setting up the details of a customer, the user can associate the customer with a customer type MIS Code. Therefore, the setup serves more for management purposes and makes the management of GLs simple and easy.
Code Description	The system displays the code description.
Inactive	Check this box to inactive specified MIS code.

3. Click **Save** to save the record.
4. Click **Delete** to exit without saving the details that you entered.

   An MIS class that is created will be available for use only after it has been authorized by a user bearing another ID. Similarly, the user cannot make any modifications to a Class or Category until the previous modification made, has been authorized.
5. Click **Exit** to end the transaction.

1.11.2 Maintain MIS Group

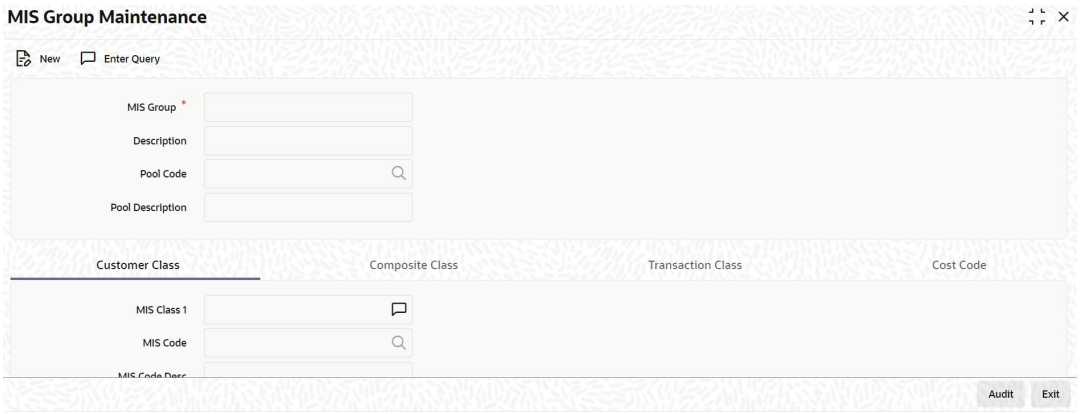
This topic explains systematic instructions to maintain MIS groups.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **MIDGRPMT** in the text box, and click **Next**.

   The **MIS Group Maintenance** screen displays.

Figure 1-52 MIS Group Maintenance



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2. On the **MIS Group Maintenance** screen, specify the fields.

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

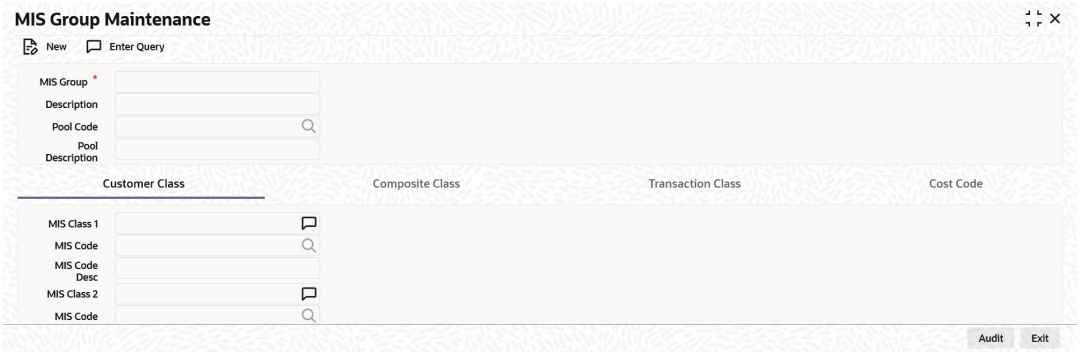
Table 1-66 MIS Group Maintenance - Field Description

Field	Description
MIS Group	Specify the MIS group.
Description	Enter the description of the MIS group.
Pool Code	Click **Search** and specify the pool code from the list of values.
Pool Description	The system displays the description of the pool.

3. On the **MIS Group Maintenance**, click **Customer Class**.

   The **Customer Class** tab displays.

Figure 1-53 Customer Class



4. On the **Customer Class** tab, specify the fields.

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

Table 1-67 Customer Class - Field Description

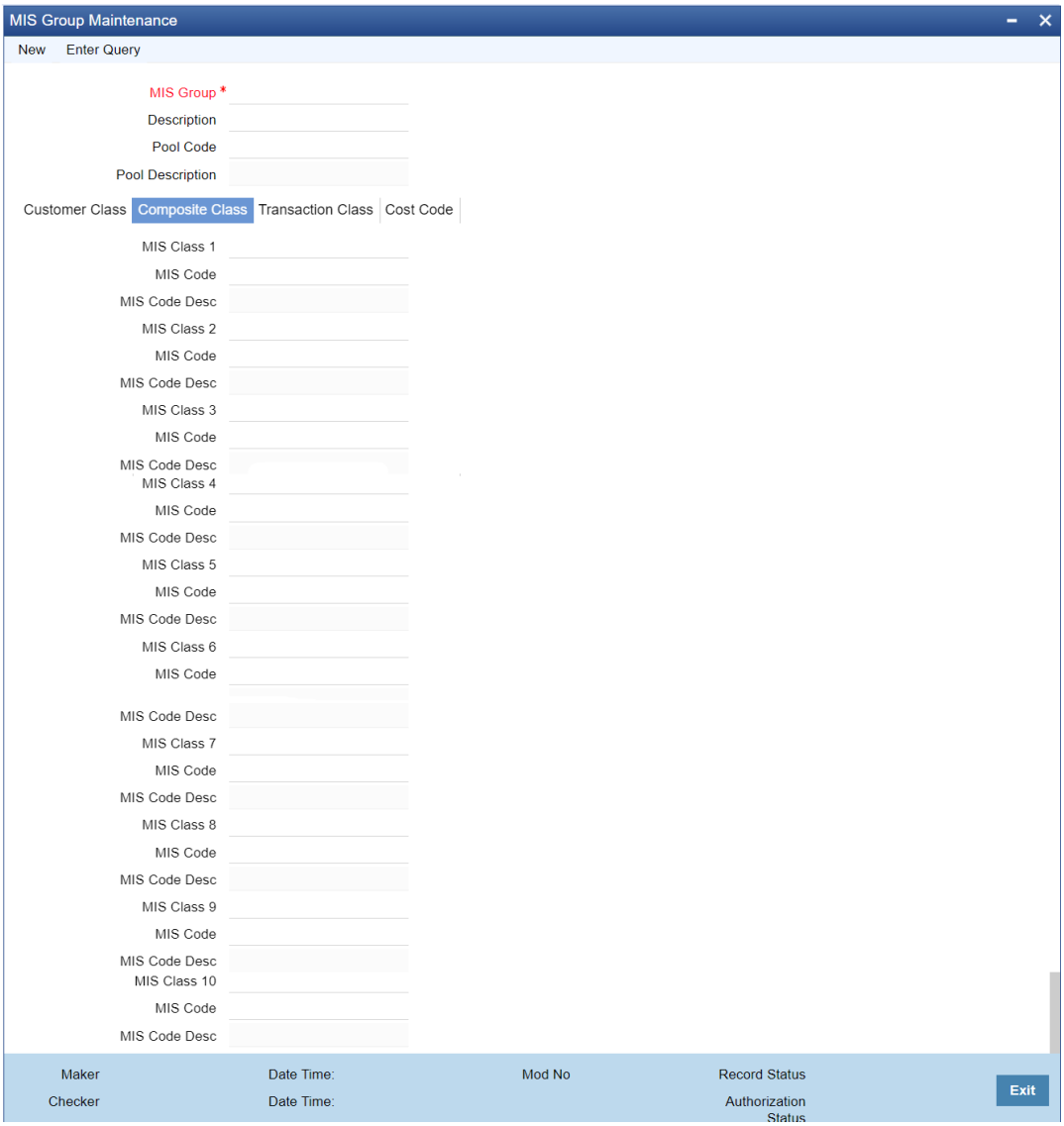
Field	Description
MIS Class 1, **MIS Class 2**, **MIS Class 3**, **MIS Class 4**, **MIS Class 5**, **MIS Class 6**, **MIS Class 7**, **MIS Class 8**, **MIS Class 9**, **MIS Class 10**	The MIS class details of the customer class of entities default here.
MIS Code	Click **Search** and specify the MIS code for the respective MIS classes from the list of values.
MIS Code Desc	The system displays the description of the MIS code based on the selected MIS code.

5. On the **MIS Group Maintenance**, click **Composite Class**.

   The **Composite Class** screen displays.

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Figure 1-54 Composite Class



6. On the **Composite Class** tab, specify the fields.

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

Table 1-68 Composite Class - Field Description

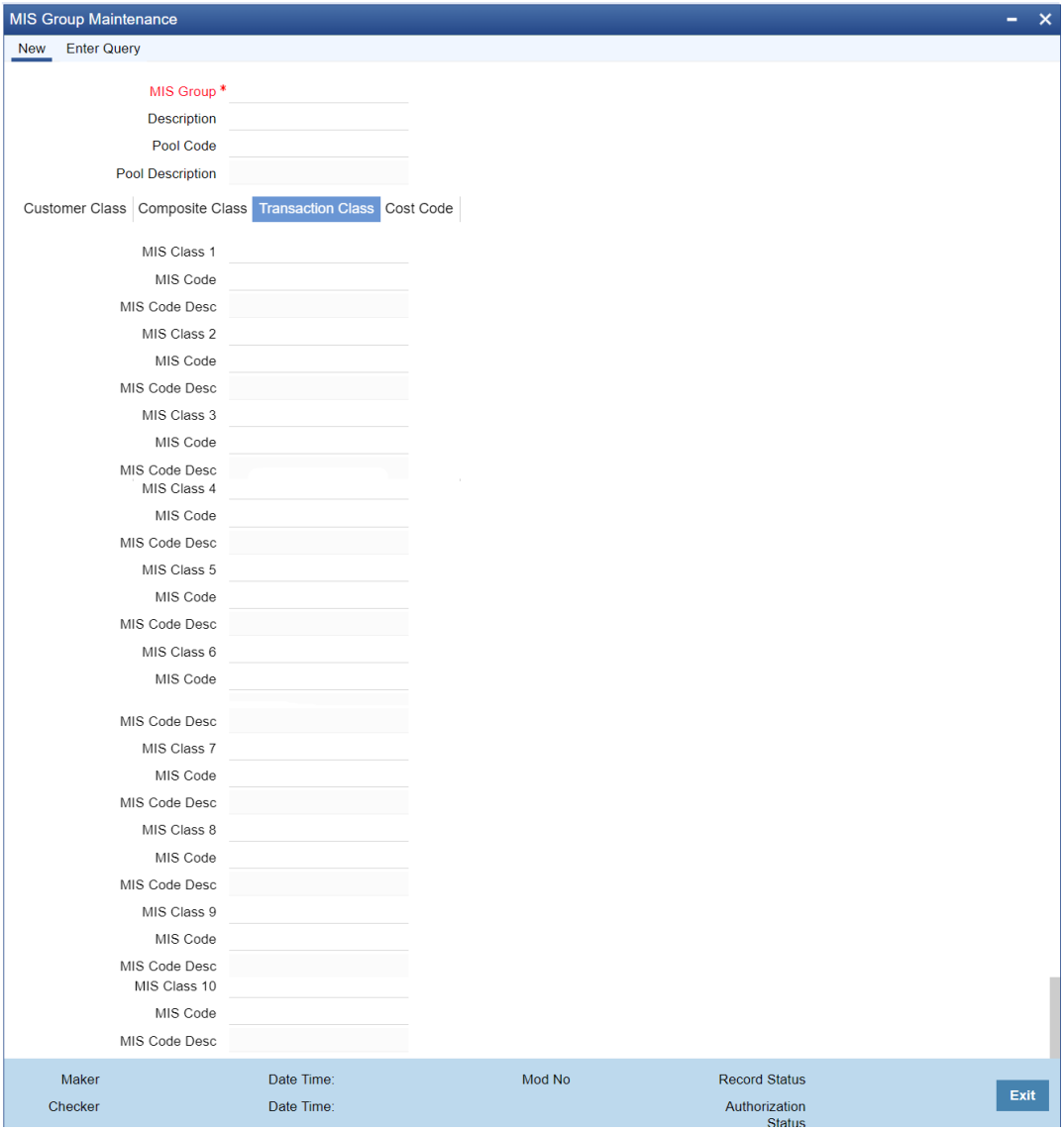
Field	Description
MIS Class 1, **MIS Class 2**, **MIS Class 3**, **MIS Class 4**, **MIS Class 5**, **MIS Class 6**, **MIS Class 7**, **MIS Class 8**, **MIS Class 9**, **MIS Class 10**	The MIS class details of the composite class of entities default here.
MIS Code	Click **Search** and specify the MIS code for the respective MIS classes from the list of values.
MIS Code Desc	The system displays the description of the MIS code based on the selected MIS code.

7. On the **MIS Group Maintenance**, click **Transaction Class**.

   The **Transaction Class** screen displays.

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Figure 1-55 Transaction Class



8. On the **Transaction Class** tab, specify the fields.

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

Table 1-69 Transaction Class - Field Description

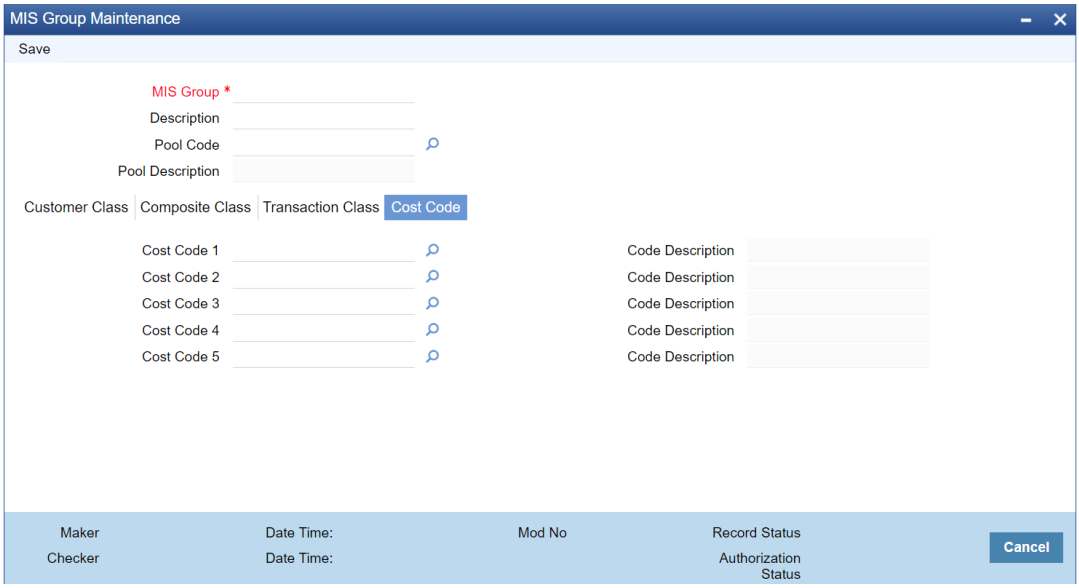
Field	Description
MIS Class 1, **MIS Class 2**, **MIS Class 3**, **MIS Class 4**, **MIS Class 5**, **MIS Class 6**, **MIS Class 7**, **MIS Class 8**, **MIS Class 9**, **MIS Class 10**	The MIS class details of the transaction class of entities default here.
MIS Code	Click **Search** and specify the MIS code for the respective MIS classes from the list of values.
MIS Code Desc	The system displays the description of the MIS code based on the selected MIS code.

9. On the **MIS Group Maintenance**, click **Cost Code**.

   The **Cost Code** screen displays.

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Figure 1-56 Cost Code



10. On the **Cost Code** tab, specify the fields.

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

Table 1-70 Cost Code - Field Description

Field	Description
Cost Code 1, **Cost Code 2**, **Cost Code 3**, **Cost Code 4**, and **Cost Code 5**	Click **Search** and specify the cost codes from the list of values.
Code Description	The system displays the description of the selected cost codes.

11. To view an MIS group that has already been defined, double-click an MIS Group from the summary screen.

    On an existing MIS Group record, the user can perform any of the following operations (if any function under the Actions Menu is disabled, which means that the function is not allowed for the record):

    - Amend the details of an MIS Group
    - Authorize an MIS Group
    - Copy the details an MIS Group on to a new one
    - Print the details of an MIS Group
    - Delete an MIS Group

    Refer to the manual on procedures for details of these operations.

12. Click **Exit** to end the transaction.

1.11.3 Maintain MIS Cost Codes

This topic explains systematic instructions to maintain MIS cost codes.

An MIS cost code represents the notional cost incurred for a transaction. An MIS cost code can be attached either to an account or to a contract, in the following manner:

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1. The user can link a **Cost Code** to an account class. This will default to the accounts maintained under the account class. The user can change this default. Alternatively, the user can link an **MIS Cost Code** to an account when maintaining it.
2. When creating a product, the user can identify the cost codes against which contracts involving the product should be reported.
3. When processing a contract, the **Cost Code** identified for the product (the contract involves) will automatically default. These defaults can be changed. If cost codes have not been identified for the product, the user can identify one for the contract.

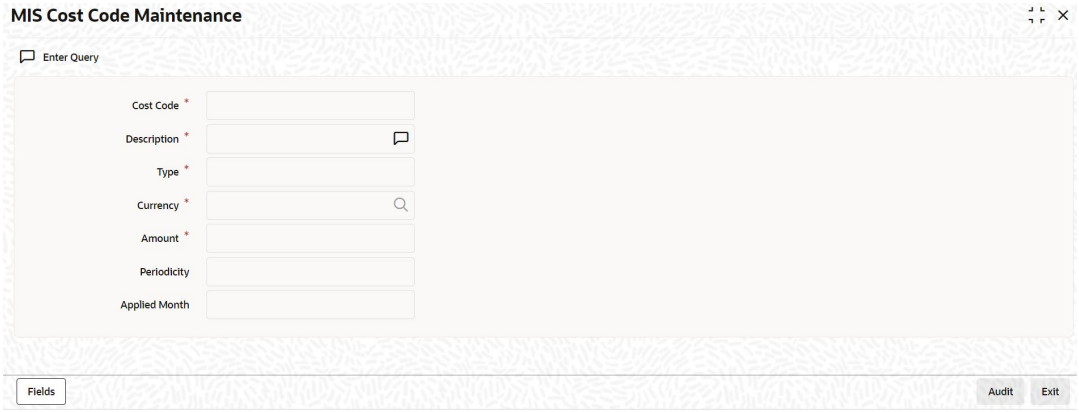
The notional cost will be reported in the profitability report.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **MIDXCODE** in the text box, and click **Next**.

   The **MIS Cost Code Maintenance** screen displays.

Figure 1-57 MIS Cost Code Maintenance



2. On the **MIS Cost Code Maintenance** screen, specify the fields.

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

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Table 1-71 MIS Cost Code Maintenance - Field Description

Field	Description
Type	Specify the type from the drop-down list. a. **Number of Transactions** - This applies to calculating the cost of processing a transaction involving an account. The user can indicate the amount to be considered as the notional cost for each transaction. For example, The user may incur a certain amount for every transaction process of savings account in a particular category. This cost could be different for processing transactions in a different type of savings account or for current accounts. The user should define different MIS Cost Codes and link them to the appropriate account classes. b. **Number of Events** - The notional cost applicable for processing an event can be defined as a cost code. This applies to a contract. For example, for processing an event in the life-cycle of a loan, the user may want to attach a certain cost. The user can define a cost code for it and link it to the product. Similarly, The user can define a different notional cost for different events in the life cycle of a contract. Thus, the user can have a cost code for initiating a loan, one for liquidating interest, and so on, and link them to the product with the appropriate event codes. The defined notional cost will be taken as the cost per event. c. **Duration** - These changes are applied to a contract. The notional cost, in this case is calculated on the basis of a specific duration. This notional cost is defined by a cost code. The following example illustrates how this cost is applied to a contract. For example, if a loan is live for a month, the notional cost incur is a specific amount. The user would define a duration-based cost code, define the periodicity as monthly. For every month a loan linked to the cost code is live, the notional cost will be applied.
Cost Code	Specify the cost code. The notional cost, along with the currency in which it is expressed should be indicated in the cost code. The cost will be applied based on the Cost Code type, Refer to the following table If a currency conversion is involved during reporting, the prevailing conversion rate will be used.
Description	Enter the description of the cost code.
Periodicity	Select the periodicity from the drop-down list: • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly** This is the periodicity at which the costs defined have to be applied. In the profitability report, the notional cost reported would depend on the periodicity defined for the cost code. For a **Quarterly**, **Half Yearly**, or **Yearly** periodicity, specify the first month of application. The subsequent application months would be computed based on this.

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Table 1-71 (Cont.) MIS Cost Code Maintenance - Field Description

Field	Description
Currency	Click **Search** and specify the currency from the list of values.
Amount	Specify the amount.
Applied Month	Select the applied month from the drop-down list. • **January** • **February** • **March** • **April** • **May** • **June** • **July** • **August** • **September** • **October** • **November** • **December**

Table 1-72 Cost Code and Description

Cost Code Type	Description
Number of Transactions	The amount is taken as the cost per transaction.
Event	The amount is taken as the cost per event.
Duration	The amount is taken as the cost for the period defined as the periodicity, for the cost code.

On an existing **MIS Cost Code** record, the user 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 an MIS Cost Code
- Authorize an MIS Cost Code
- Copy the details the MIS Cost Code onto a new one
- Print the details of an MIS Cost Code
- Delete an MIS Cost Code

Refer to the manual on Common Procedures for details of these operations.

3. Click **Exit** to end the transaction.

1.11.4 Maintain MIS Pool

This topic explains systematic instructions to maintain the MIS pool.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **MIDXPOLD** in the text box, and click **Next**.

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The **MIS Pool Code Maintenance** screen displays.

Figure 1-58 MIS Pool Code Maintenance



2. On the **MIS Pool Code Maintenance** screen, specify the fields.

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

Table 1-73 BIC Code Details - Field Description

Field	Description
Pool Code	Specify the MIS pool code.
Pool Name	Specify the MIS pool name.
Calculation Method	Select the calculation method from the drop-down list: • **30-Euro/360** • **30-US/360** • **Actual/360** • **30-Euro/365** • **30-US/365** • **Actual/365** • **30-Euro/Actual** • **30-US/Actual** • **Actual/Actual**

3. Double-click on an MIS pool code record in the **MIS Pool Code Summary** screen to process MIS pool codes that are already been defined.
4. Click **Exit** to end the transaction.

1.12 User Defined Field Maintenance

This topic describes the maintenance of user defined fields and mapping the user defined fields.

This topic has the following sub-topics:

- Maintain User Defined Fields
  This topic explains systematic instructions to maintain user-defined fields.
- Map UDF Function Field
  This topic explains systematic instructions to map the user-defined fields function.

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1.12.1 Maintain User Defined Fields

This topic explains systematic instructions to maintain user-defined fields.

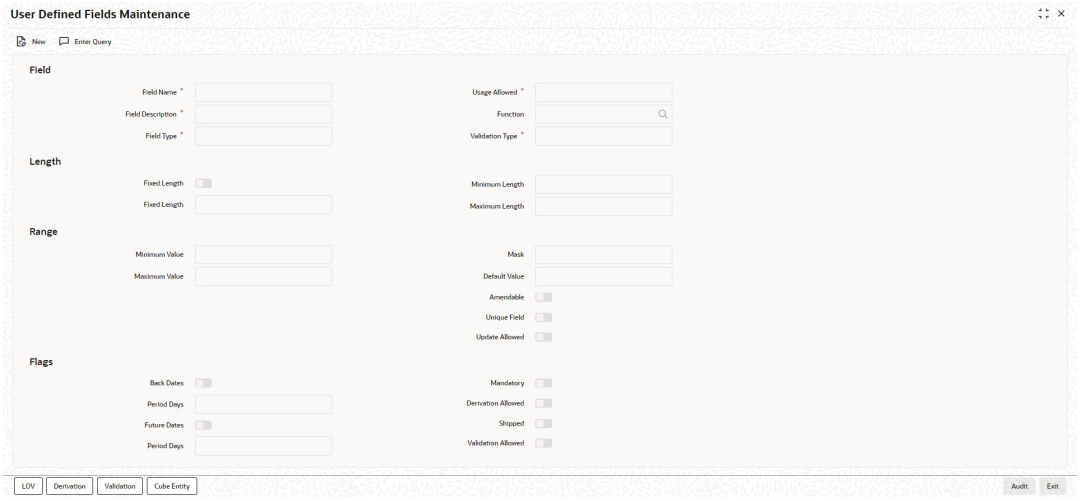
Based on the requirement and the nature of the field, specify default values and validations for the field. Oracle FLEXCUBE Universal Banking validates all entries made to the field against the validations define for a field.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **UDDUDFMT** in the text box, and click **Next**.

   The **User Defined Fields Maintenance** screen displays.

Figure 1-59 User Defined Fields Maintenance



2. On the **User Defined Fields Maintenance** screen, specify the fields.

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

Table 1-74 User Defined Fields Maintenance - Field Description

Field	Description
Field Name	Specify the **Field Name**.
Field Description	Enter the description of the specified field.
Field Type	Select the field type from the drop-down list: • **Number** • **Text** • **Date** • **Cube Entity**

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Table 1-74 (Cont.) User Defined Fields Maintenance - Field Description

Field	Description
Usage Allowed	Select the usage allowed for from the drop-down list: • **Function** • **Product** • **Source**
Function	Click **Search** and specify the function from the list of values.
Validation Type	Select the validation type from the drop-down list: • **Length** • **Mask** • **Range** • **LOV** • **None**
Fixed Length	Check this box to indicate the fixed length.
Fixed Length	Specify the **Fixed Length** value.
Minimum Length	Specify the **Minimum Length** value.
Maximum Length	Specify the **Maximum Length** value.
Minimum Value	Specify the **Minimum Value**.
Maximum Value	Specify the **Maximum Value**.
Mask	Specify the **Mask**.
Default Value	Specify the **Default Value**.
Amendable	Select this flag to enable fields to amend.
Unique Field	Select this flag to enable unique fields.
Update Allowed	Select this flag to allow updates for the fields.
Back Dates	Select this flag to enable back dates.
Period Days	Specify the backdated period days.
Future Dates	Select this flag to enable future dates.
Period Days	Specify the future dated period days.
Mandatory	Select this flag to enable mandatory fields.
Derivation Allowed	Select this flag to allow derivation for the fields.
Shipped	Select this flag to enable shipped fields.
Validation Allowed	Select this flag to allow validation for the fields.

A field that is created will become operational in Oracle FLEXCUBE Universal Banking only after it is authorized. A user bearing a different **Login ID** can authorize a field definition record that is created.

Refer to the document User Defined Fields User Guide for call forms **Cube Entity**, **Validation Rule**, **Derivation Rule**, and **List Of Values**

3. Click **Exit** to end the transaction.

1.12.2 Map UDF Function Field

This topic explains systematic instructions to map the user-defined fields function.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

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1. On **Homescreen**, type **UDDFFLMT** in the text box, and click **Next**.

   The **User Defined Fields Function Field Mapping Maintenance** screen displays.

Figure 1-60 User Defined Fields Function Field Mapping Maintenance



2. On the **User Defined Fields Function Field Mapping Maintenance** screen, specify the fields.

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

Table 1-75 User Defined Fields Function Field Mapping Maintenance - Field Description

Field	Description
Function	Click **Search** and specify the function ID from the List of Values. The list displays all valid functions maintained in the system.
Field Name	Click **Search** and specify the name of the field from the List of Values. The list displays all valid fields maintained in the system.

3. Click **Exit** to end the transaction.

1.13 Generic Interface Maintenance

This topic describes the maintenance and processing of GI parameter, generic interface, file log details, interface definition details, and AUDF details .

This topic describes the following topics:

- Maintain GI Parameter
  This topic explains systematic instructions to set the parameters for the framework of a generic interface processing.
- Maintain Generic Interface
  This topic explains systematic instructions to process the generic interface.
- Maintain File Log Details
  This topic explains systematic instructions to process the individual record error details of the uploaded file.
- Maintain Interface Definition Details
  This topic explains systematic instructions to define the format details and properties associated with interface files.

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- Process Interface Definition Summary
  This topic explains systematic instructions to process the interface details maintained in the system.
- Maintain AUDF (ASCII User Defined Function) Details
  This topic describes systematic instructions to maintain AUDF (ASCII User-Defined Function) details.
- Process AUDF Summary Details
  This topic explains systematic instructions to process AUDF summary details.
- Maintain Translation Details
  This topic explains systematic instructions to maintain translation details.
- Process Translation Summary
  This topic explains systematic instructions to process translation summary details maintained in the system.
- Maintain Generic Interface Object Storage Preferences
  This topic explains systematic instructions to maintain generic interface object storage preferences.
- Maintain Generic Interface Object Storage Maintenance
  This topic explains systematic instructions to maintain generic interface object storage preferences.
- Maintain CRC Algorithm Details
  This topic explains systematic instructions to maintain CRC algorithm details.

1.13.1 Maintain GI Parameter

This topic explains systematic instructions to set the parameters for the framework of a generic interface processing.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On the **Homescreen**, type **GIDPARAM** in the text box, and click **Next**.

   The **Parameters** screen displays.

Figure 1-61 Parameters



2. On the **Parameters** screen, specify the fields.

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

Table 1-76 Parameters - Field Description

Field	Description
Holiday Treatment	Check this box to indicate the preference for interface processing on a holiday.
Next Run Date	Specify how the system should process if the scheduled date falls on a holiday. Select the options as either moving the interface processing to the previous working date or the next working date if the interface processing day falls on a holiday. **Note** The default holiday treatment is a movement to the next working date.
Purging Days	Specify the purging days if want to maintain any days to be purged while processing the interface.
Uploaded Record Status	Select the input status of the transaction record from the drop-down list: • **Authorized** • **Unauthorized** By default, the **Authorized** option is selected.
Bad File Path	Specify the path where the external tables should write the bad records while reading from the Incoming file.
Log file Path	Specify the path where the external tables should write the log file while reading from the Incoming file.
Archival Required	Check this box to specify if the upload table data and file log data should be archived at the time of EOD or before deleting the same.
File Writing Process	Select the tool to write the data into the output file from the drop-down list: a. **Oracle** - This component uses ORACLE UTIL packages to write the data into the output file. b. **Java** - This component uses java libraries ages to write the data into the output file. By default, the **Oracle** option is selected. Note the following details while selecting the tool for file writing: • This feature applies only to the outgoing process. • Low-volume sites are recommended to use Oracle tool only in case of high volume Java tool is recommended. • If the Java tool is selected then the necessary Java software/ component should be installed in the database server and JVM is enabled in the database.

3. Click **Exit** to end the transaction.

1.13.2 Maintain Generic Interface

This topic explains systematic instructions to process the generic interface.

Through the **Interface Trigger** screen, the user can trigger the process of the generic interface using Gateway Messages, and EOD run.

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> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **GIDIFPRS** in the text box, and click **Next**.

   The **Interface Trigger** screen displays.

Figure 1-62 Interface Trigger



2. On the **Interface Trigger** screen, specify the fields.

> **Note**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 1-77 Interface Trigger - Field Description

Field	Description
Branch Code	Specify the branch code from where the GI file process has to be initiated.
Interface Code	Click **Search** and specify the **Interface Code** that has to be processed from the list of values.
External System	The system displays the **External System** based on the selected **Interface Code**.
Interface Type	The system displays the **Interface Type** based on the selected **Interface Code**.
File Name	Click **Search** and specify the file name if the selected **Interface Code** is **Incoming**.
Status	The system displays the status.

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Table 1-77 (Cont.) Interface Trigger - Field Description

Field	Description
Process Code	Select the process code from the drop-down list, if the selected **Interface Code** is **Incoming**. • **Process All** - This will trigger **File Processing** and **Data Processing** one after another. • **Retry** - This is a retry operation, the previous process that failed is triggered. • **Retry Error** - This will rerun the **Data Processing** for error records. • **File Processing** - Populating the upload tables using the file data • **Data Processing** - Populating the base tables from the upload tables.
Process	Click on **Process** to process the entered details.
Physical File Name	A **Physical File Name** is applicable if a file that is uploaded through the **Interface Trigger** screen is processed. When the file upload is successful, the system displays the name of the file.
File Mask	The system displays the incoming file mask specified during interface definition.
Pickup All files in the Interface Folder	Check this box to pick up all files in the interface folder for the interface trigger.
Specific File to be Picked Up	Specify the specific file details to be picked up.
File Upload	Click **File Upload** to upload specified files.

3. Click **Exit** to end the transaction.

1.13.3 Maintain File Log Details

This topic explains systematic instructions to process the individual record error details of the uploaded file.

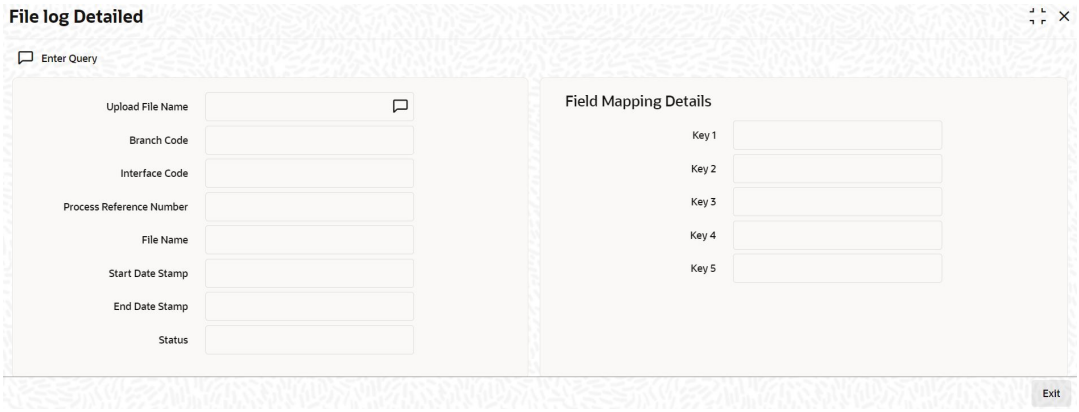
> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **GIDFILOG** in the text box, and click **Next**.

   The **File log Detailed** screen displays.

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Figure 1-63 File log Detailed



2. On the **File log Detailed** screen, specify the fields.

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

Table 1-78 File log Detailed - Field Description

Field	Description
Branch Code	Click **Search** and specify the **Branch Code** from the list of values.
Status	Click **Search** and specify the **Status** from the list of values.
Process Code	Click **Search** and specify the **Process Code** from the list of values.
Upload File Name	Click **Search** and specify the **Upload File Name** from the list of values.
External System	Click **Search** and specify the **External System** from the list of values.
File Name	Click **Search** and specify the **File Name** from the list of values.
Process Reference Number	Click **Search** and specify the **Process Reference Number** from the list of values.

3. Click **Search** after specifying the search parameters.

   The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

   - **Branch Code**
   - **External System**
   - **Interface Code**
   - **Status**
   - **File Name**
   - **User ID**
   - **Process Code**
   - **Process Reference Number**
   - **Start Date Stamp**
   - **End Date Stamp**
   - **Upload Date**
   - **Records Processed**

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- **Records with Error**
- **Error Code**
- **Error Parameters**
- **Upload File Name**

4. Click **Exit** to end the transaction.

1.13.4 Maintain Interface Definition Details

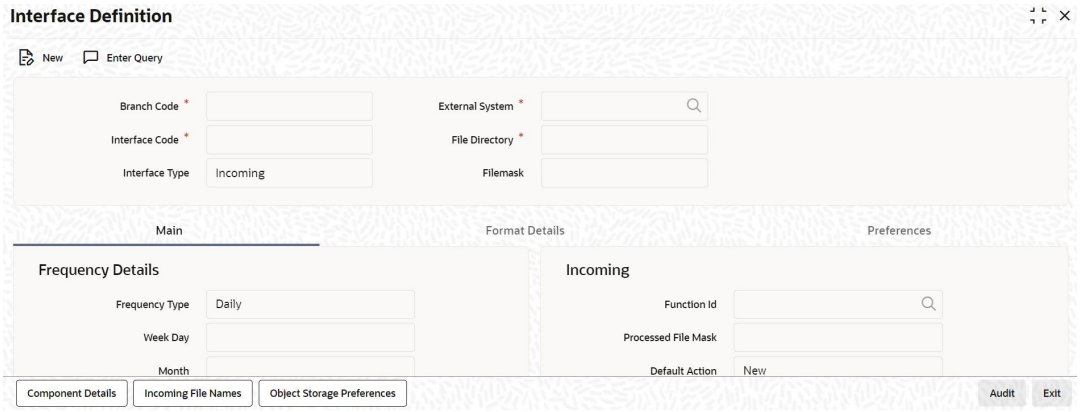
This topic explains systematic instructions to define the format details and properties associated with interface files.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **GIDIFTDF** in the text box, and click **Next**.

   The **Interface Definition** screen displays.

Figure 1-64 Interface Definition



2. On the **Interface Definition** screen, specify the fields.

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

Table 1-79 Interface Definition - Field Description

Field	Description
Branch Code	Specify the code of the branch to which the interface belongs.
Interface Code	Specify a unique interface code to identify the interface as **Incoming** or **Outgoing**.
Interface Type	Select the interface type from the drop-down list: a. **Incoming** - Select this option if the file data needs to be uploaded into Oracle FLEXCUBE Universal Banking. b. **Outgoing** - Select this option if data from Oracle FLEXCUBE Universal Banking needs to be written into the file.

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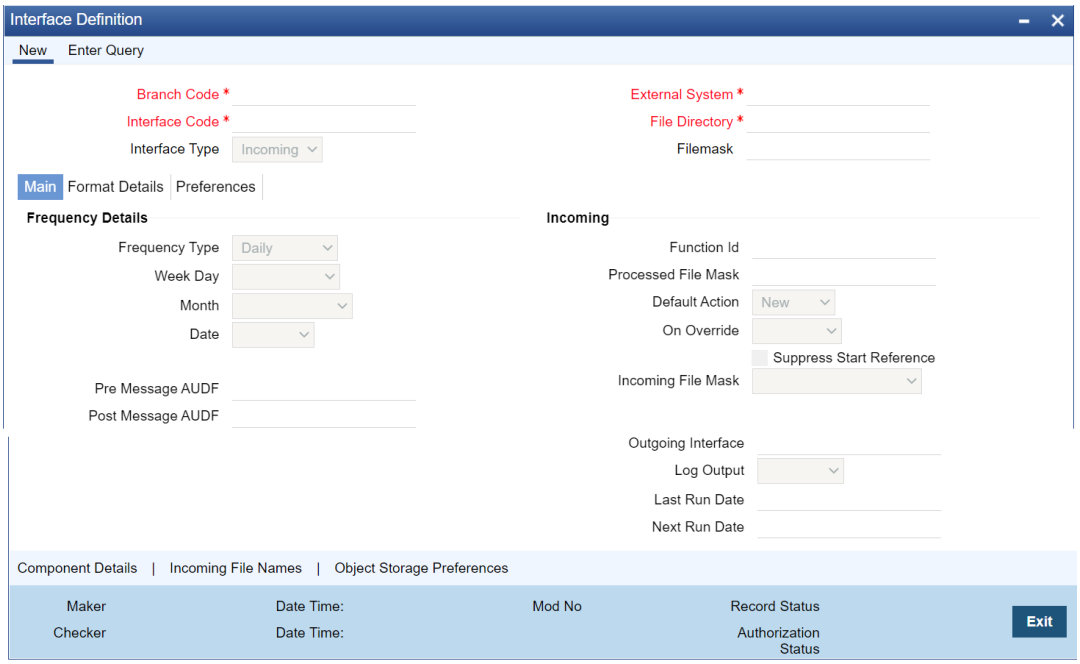
Table 1-79 (Cont.) Interface Definition - Field Description

Field	Description
External System	Click **Search** and specify the external system with which Oracle FLEXCUBE Universal Banking is interfacing from the list of values.
File Directory	Specify the Oracle directory name. All the incoming/outgoing files will be copied to the path specified for this Oracle directory name. The name of the Oracle directory specified here should correspond to the path ending with the **Ready** folder. Data Controller (Bank) can use the OS features to manage and control access to the data files.
File Mask	Specify the file mask for the outgoing interface file.

3. On the **Interface Definition** screen, click **Main**.

   The **Main** tab displays.

Figure 1-65 Interface Definition_Main Tab



4. On the **Main** tab, specify the fields.

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

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Table 1-80 Main - Field Description

Field	Description
Frequency Type	Select the frequency type for interface file processing from the drop-down list: • **Daily** • **Weekly** • **Fort Nightly** • **Monthly** • **Quarterly** • **Half-yearly** • **Yearly** • **Adhoc** **Note** If the **Adhoc** option is specified, it will override any existing restrictions.
Week Day	If the **Frequency Type** is selected as **Weekly**, select the day from the drop-down list for processing the interface file: • **Sunday** • **Monday** • **Tuesday** • **Wednesday** • **Thursday** • **Friday** • **Saturday**
Month	If the **Frequency Type** is selected as **Quarterly**, **Half Yearly**, and **Yearly**, select the month for the interface file execution from the drop-down list: • **January** • **February** • **March** • **April** • **May** • **June** • **July** • **August** • **September** • **October** • **November** • **December**
Date	If the **Frequency Type** is selected as **Monthly**, **Quarterly**, **Half Yearly**, and **Yearly**, select the date of the month between 1 to 31 for the interface file execution from the drop-down list.
Pre Message AUDF	Click **Search** and specify the AUDF that needs to be processed before triggering the interface from the list of values. Use this to add additional functionality required at the message level.
Post Message AUDF	Click **Search** and specify the AUDF that needs to be processed after triggering the interface from the list of values. Use this to add additional functionality required at the message level.

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Table 1-80 (Cont.) Main - Field Description

Field	Description
Function ID	Click **Search** and specify the function ID for which the incoming data need to be sent.
Processed File Mask	Specify the file mask for renaming the incoming file after uploading the data.
Default Action	Select the default action which needs to be processed to process the uploaded data in the upload table from the drop-down list: • **New** • **Modify** • **Close** • **Reopen**
On Override	Select the action to be taken if an override occurs from the drop-down list: • **Reject** • **Continue** • **Skip**
Suppress Start Reference	Check this box to indicate that the start reference number should be suppressed. If the check box is selected and the start reference element is defined in the component definition, the system raises an error message while saving the interface. The system validates the start reference check for Header, Body, and Footer. For a given interface, mask and suppress start references apply to all the file names configured for that interface.
Incoming File Mask	Select the file mask for selecting the incoming files from the file directories mentioned in the drop-down list. The system supports four types of file masking. • **YYYYMMDDHHMISS** - Date and Time mask (year, month, date, hours, minutes, and second) • **NNN** - Sequence number-based mask, 3-digit numeric numbers • **Start With File Name** - Upload all files which are starting within the coming file name • **Exact File Name** - File Names that exactly match the file name in the interface definition The system searches all the files which are matching the mask criteria and process the files one by one _ as the split separator for the file name and the mask criteria. **Note** • The system will continue or break the uploading of records based on the error handling defined in the **On Override** field. If it is **Continue**, then the system ignores the current record and continues with the next record. If it is a **Reject**, then the system stops the execution of the file and starts executing the next available incoming file. • By default, the system appends the Incoming File Mask type to the file name while searching the physical file name. If an interface supports multiple types of incoming files, then the same file mask is applicable for all types of incoming files.

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Table 1-80 (Cont.) Main - Field Description

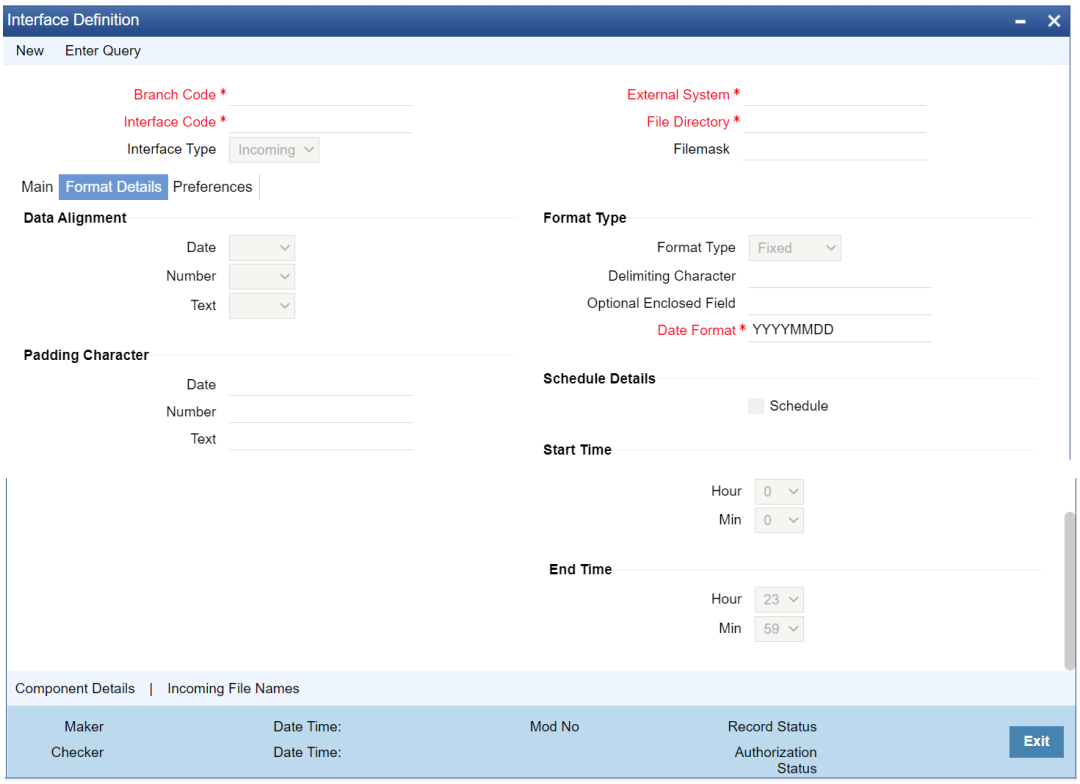
Field	Description
Outgoing Interface	Specify the corresponding outgoing interface file for the above incoming file.
Log Output	Select the type of details to be updated in the log file from the adjoining drop-down list: • **Error** • **Success** • **Both** While processing the interface file, the system verifies the log output value and the below details: • If the value of **Log Output** is **Error**, then the system creates an error file **(<INTERFACE_NAME>_ FILENAME>_ERR_<ProcessRefNo>.dat)** in the **Log_Failure** folder and updates the primary key elements and the corresponding error details (error code and message). • If the value of **Log Output** is **Success**, then the system creates a data file **(<INTERFACE_NAME>_ FILENAME>_SUC_<ProcessRefNo>.dat)** in the **Log_Success** folder and updates the primary key elements. • If the value of **Log Output** is **Both**, then the system creates both the error file and data file in the log folder. During the interface configuration, **log_failure** and **log_success** folders are created in the interface configured folder.
Last Run Date	The system displays the last run date.
Next Run Date	The system displays the day on which the interface can be triggered.

5. On the **Interface Definition** screen, click **Format Details**.

   The **Format Details** tab displays.

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Figure 1-66 Interface Definition_Format Details



The **Format Details** tab allows users to define the format details.

6. On the **Format Details** tab, specify the fields.

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

Table 1-81 Format Details - Field Description

Field	Description
Date	Select the justification type for the **Date** field from the drop-down list: • **Right** • **Left**
Number	Select the justification type for the **Number** field from the drop-down list: • **Right** • **Left**
Text	Select the justification type for the **Text** field from the drop-down list: • **Right** • **Left** **Note** The default justification type for the **Text** and **Date** field type is **Left** and the **Number** field type is **Right**.

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Table 1-81 (Cont.) Format Details - Field Description

Field	Description
Format Type	Select the type of data length in the interface from the drop-down list: a. **Fixed** - Select this option if the file data has to be in fixed width. b. **Delimited** - Select this option if the file data has to be in a delimited format. c. **Delimited (Without end trail)** - Select this option if the file data has to be in a delimited format without an end trail. The **Delimiting Character** field gets enabled to specify the delimiting character if the **Format Type** of definition is selected as **Delimited**.
Delimiting Character	Specify the delimiting character if the **Format Type** of definition is selected as **Delimited**.
Date Format	Specify the date format for the interface file.
Optional Enclosed Field	Specify the **Optional Enclosed Field**.
Schedule	Check this box to set a schedule for the interface file.
Start Time	Select the start date in the form of **Hour** and **Min**.
End Time	Select the end date in the form of **Hour** and **Min**.

Padding Character: Specify the padding character of fixed length format type interface file here. All the data types can have the same padding character.

Table 1-82 Padding Character - Field Description

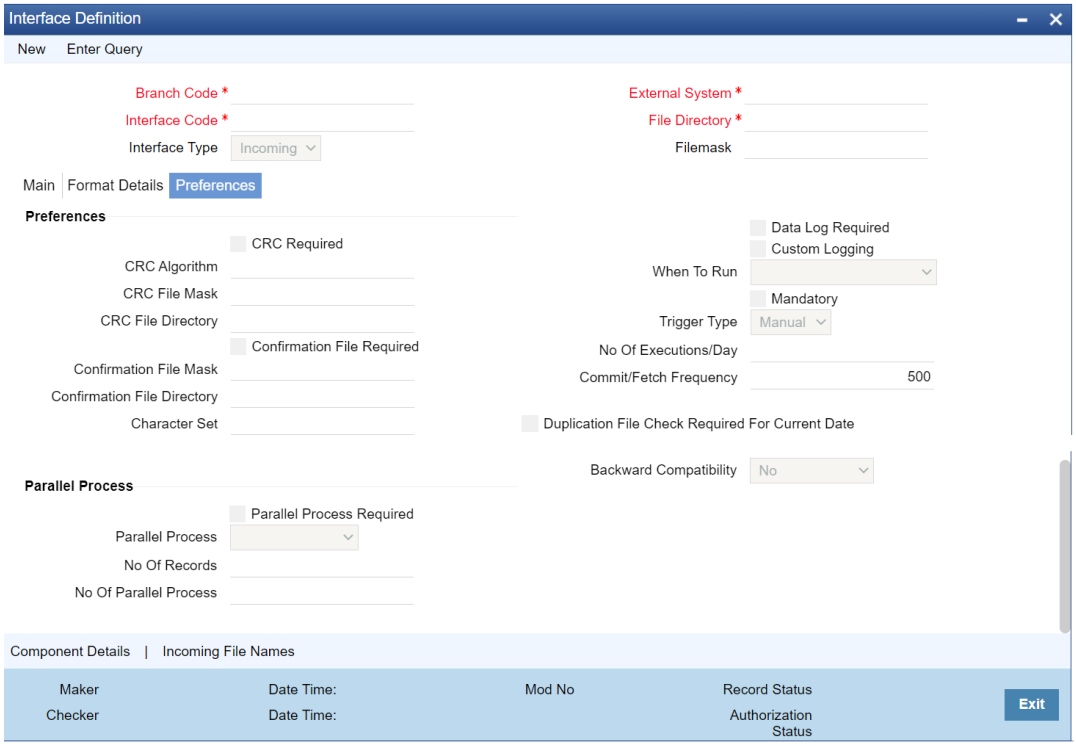
Field	Description
Date	Specify the padding character for the **Date** field.
Number	Specify the padding character for the **Number** field.
Text	Specify the padding character for the **Text** field. **Note** All the data types can have the same padding character.

7. On the **Interface Definition** screen, click **Preferences**.

   The **Preferences** tab displays.

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Figure 1-67 Interface Definition_Preferences



8. On the **Preferences** tab, specify the fields.

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

Table 1-83 Preferences - Field Description

Field	Description
CRC Required	Check this box to check the CRC while transferring the data. In the case of an incoming interface, the system checks for the CRC value in the file name maintained in the **CRC file Mask**. For the outgoing interface, the system generates the CRC value in a CRC file.
CRC Algorithm	Click **Search** and specify the CRC algorithm which has to be used to calculate the CRC value.
CRC File Mask	The system displays the path of the CRC file mask.
CRC File Directory	The system displays the directory of the CRC file. However, this can be modified. If the file directory is modified, the path for this directory should end with the **Ready** folder.
Confirmation File Required	Check this box to indicate if confirmation is required for an incoming file. If this box is checked and an incoming file is processed, the system checks whether the confirmation file is available in the folder specified. If the file is not available then incoming file processes will raise an error indicating the confirmation file is not available.
Confirmation File Mask	The system displays the path of the confirmation file mask.
Confirmation File Directory	The system displays the directory of the confirmation file. However, this can be modified. If the file directory is modified, the path for this directory should end with the **Ready** folder.
Character Set	Click **Search** and specify the character set from the displayed list of character set values.

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Table 1-83 (Cont.) Preferences - Field Description

Field	Description
Data Log Required	Check this box to indicate if the confirmation details are required in the log file.
Custom Logging	Check this box to indicate the custom logging.
When to Run	Select the stage of application the interface has to be triggered.
Mandatory	Check this box to indicate that the interface has to be mandatorily processed before moving on to the next stage of EOD. If this box is checked, the system checks if the interface has been processed or not and if it is not processed, the system will not allow movement to the next EOD stage.
Trigger Type	Select an appropriate option to indicate how the interface should be triggered from the drop-down list: a. **Manual** - Select this option if the interface has to be triggered manually. b. **System** - Select this option if the interface has to be triggered automatically. During EOD, if there are any mandatory unprocessed interfaces and if the triggering type is selected as the **System**, then the interface is triggered automatically. In the case of the incoming interface if the triggering type is selected as **System**, then the system checks if the file is available in the **Ready** folder for that interface. If the file is present the system will process it. In the case of the outgoing interface if the triggering type is selected as the System, then the system will automatically trigger the outgoing interface. **Note** If the interface is mandatory, the triggering type must be **System**. Even if the triggering type is mentioned as **System**, the user can manually trigger the interface whenever required through the interface triggering screen.
Number of Executions/Day	If the frequency type is selected as **Daily**, specify the total number of interface file processing executions in a day. **Note** This field applies only to the incoming interface file process.
Commit/Fetch Frequency	Specify the number of transactions committed or fetched at a given point in time.
Duplication File Check Required for Current Date	Check this box to indicate that the duplicate files should not be added for the current date.

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Table 1-83 (Cont.) Preferences - Field Description

Field	Description
Backward Compatibility	Select the backward compatibility value from the drop-down list to indicate the dynamic package generation behavior for an incoming interface: a. **No** - For online and extensible screens, the **Backward Compatibility** value is **No**. The user can change the value to **Yes** if required. b. **Yes** - For online and non-extensible screens, the **Backward Compatibility** value is **Yes**. c. **Not Applicable** - For all non-online screens, the **Backward Compatibility** value is **Not Applicable**.
Parallel Process Required	Check this box to indicate that parallel processing is required if multiple interface files have to be processed at a given time. On checking this box, the **Parallel Process** check box is enabled.
Parallel Process	Select the type of parallel process want to keep for the interface processing: a. **Record Based** - Select this option if want the parallel processing to be based on the number of records you maintained. b. **Process Based** - Select this option if want the parallel processing to be based on the number of parallel processes that are maintained.
Number of Records	Specify the number of records of the parallel process that can be performed at a given time. This field gets enabled only if the **Parallel Process** is selected as **Record Based**.
Number of Parallel Process	Specify the number of the parallel process that can be performed at a given time. This field gets enabled only if the **Parallel Process** is selected as **Process Based**.

9. On the **Interface Definition** screen, click **Save**.
10. Click **Exit** to end the transaction.

- Maintain Component Details
  This topic explains systematic instructions to maintain component details in the **Interface Definition** screen.
- Maintain Incoming Files Name
  This topic explains systematic instructions to specify incoming files name.
- Maintain Object Storage Preferences
  This topic explains systematic instructions to specify object storage preferences.

1.13.4.1 Maintain Component Details

This topic explains systematic instructions to maintain component details in the **Interface Definition** screen.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

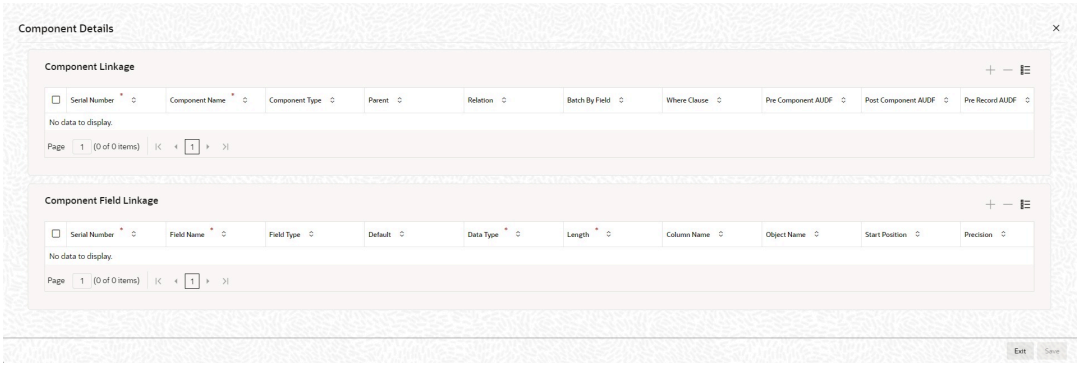
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Login to the **Interface Definition** screen.

1. On the **Interface Definition** screen, click **Component Details**.

   The **Component Details** screen displays.

Figure 1-68 Component Details



2. On the **Component Details** screen, specify the fields.

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

Table 1-84 Component Details - Field Description

Field	Description
Serial Number	Specify the serial number.
Component Name	Specify a name for the component.
Component Type	Select the type of component from the drop-down list: • **Header** • **Body** • **Footer** • **Batch Header** • **Batch Footer** • **Batch Body** If the **Header** and **Footer** are defined in the component details section and opted for suppressing the start reference, then the system considers the first line as the **Header** and the bottom-most line as the **Footer** and continues the execution.
Parent	Specify the parent component to which the component is inked.
Relation	If the **Parent** component is specified, then specify the relation.
Batch by Field	Specify the field in the component based on which want to create a batch. This is applicable only to outgoing interfaces.
Where Clause	Specify the where clause for the component.
Pre Component AUDF	Click **Search** and specify the AUDF that has to be executed before the component is processed if any. Use this to add any additional functionality required at the component level.
Post Component AUDF	Click **Search** and specify the AUDF that has to be executed after the component is processed if any. Use this to add any additional functionality required at the component level.
Pre Record AUDF	Click **Search** and specify the AUDF that has to be executed before the record is processed if any. Use this to add any additional functionality required at the record level.

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Table 1-84 (Cont.) Component Details - Field Description

Field	Description
Post Record AUDF	Click **Search** and specify the AUDF that has to be executed after the record is processed if any. Use this to add any additional functionality required at the record level.
Group By Clause	Enter the **Group By Clause** for the component in the text box.
Order By Clause	Enter the **Order By Clause** for the component in the text box.
Having Clause	Enter the **Having Clause** for the component in the text box.
Callform Name	Click **Search** and specify the call form name for the component from the list of values.
Field Name	Specify the field name.
Field Type	Select the type of field from the drop-down list: • **Message** • **Intermediate** • **Start Identifier** • **End Identifier** • **Action**
Default	Enter the default value for the field in the text box.
Data type	Select the data type from the drop-down list: • **Character** • **Number** • **Date**
Length	Specify the length of the field.
Column Name	Specify the column name in the database of the field.
Object Name	Click **Search** and specify the object name from which the field should be derived from the list of values.
Start Position	Specify the start index of the field in the fixed-length format.
Precision	If the field is of numeric type, then specify precision here.
Translation	If the field value needs to be translated then click **Search** and specify the translation code that has to be used for the translation from the list of values.
Un Translated	Select the **Same Value** option from the drop-down list, if the translation value is not present.
Pre Field AUDF	Click **Search** and specify the AUDF that should be executed before the processing of the field from the list of values.
Post Field AUDF	Click **Search** and specify the AUDF that should be executed after the processing of the field from the list of values.
Primary Key	Check this box to indicate the primary key to identify the individual record in the incoming file.

3. Click **Exit** to end the transaction.

1.13.4.2 Maintain Incoming Files Name

This topic explains systematic instructions to specify incoming files name.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

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Login to the **Interface Definition** screen.

1. On the **Interface Definition** screen, click **Incoming File Names**.

   The **File Names** screen displays.

Figure 1-69 File Names



2. On the **File Names** screen, specify the fields.

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

Table 1-85 File Names - Field Description

Field	Description
File Names	The system displays the incoming files names.

3. Click **Exit** to end the transaction.

1.13.4.3 Maintain Object Storage Preferences

This topic explains systematic instructions to specify object storage preferences.

1. On the **Interface Definition** screen, click **Object Storage Preferences**.

   The **Object Storage Preferences** screen displays.

Figure 1-70 Object Storage Preferences



2. On the **Object Storage Preferences** screen, specify the fields.

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> **Note**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 1-86 Object Storage Preferences - Field Description

Field	Description
Interface Storage Name	Specify the interface storage name.
Interface Storage URI	Specify the interface storage URI path.

3. Click **Exit** to end the transaction.

1.13.5 Process Interface Definition Summary

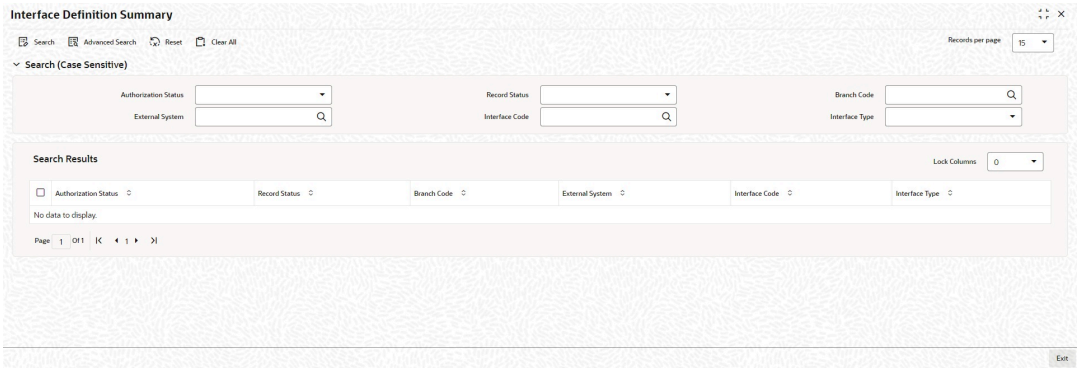
This topic explains systematic instructions to process the interface details maintained in the system.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen** screen, type **GISIFTDF** in the text box, and click **Next**.

   The **Interface Definition Summary** screen displays.

Figure 1-71 Interface Definition Summary



2. On the **Interface Definition Summary** screen, specify the fields.

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

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Table 1-87 Interface Definition Summary - Field Description

Field	Description
Authorization Status	Select the authorization status of the Interface definition from the drop-down list: • **Authorized** • **Unauthorized** • **Rejected**
Branch code	Click **Search** and specify the branch code that belonged to the interface details from the list of values.
Interface code	Click **Search** and specify the interface code that belonged to the interface details from the list of values.
Record Status	Select the record status from the drop-down list: • **Closed** • **Open**
External System	Click **Search** and specify the name of the external system that belonged to the interface details from the list of values.
Interface Type	Select the type of interface from the drop-down list: • **Incoming** • **Outgoing**

3. Click **Search** after specifying the search parameters.

   The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

   - **Authorization Status**
   - **Record Status**
   - **Branch Code**
   - **External System**
   - **Interface Code**
   - **Interface Type**

4. Click **Exit** to end the transaction.

1.13.6 Maintain AUDF (ASCII User Defined Function) Details

This topic describes systematic instructions to maintain AUDF (ASCII User-Defined Function) details.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **GIDAUDFM** in the text box, and click **Next**.

   The **AUDF Maintenance** screen displays.

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Figure 1-72 AUDF Maintenance



2. On the **AUDF Maintenance** screen, specify the fields.

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

Table 1-88 AUDF Maintenance - Field Description

Field	Description
AUDF Name	Specify the name of the AUDF.
Description	Type the description for the AUDF.
Unit Name	Specify the processed unit name.
AUDF Type	Select the AUDF types from the drop-down list: • **Message** • **Component** • **Record** • **Field**

3. Click **Exit** to end the transaction.

1.13.7 Process AUDF Summary Details

This topic explains systematic instructions to process AUDF summary details.

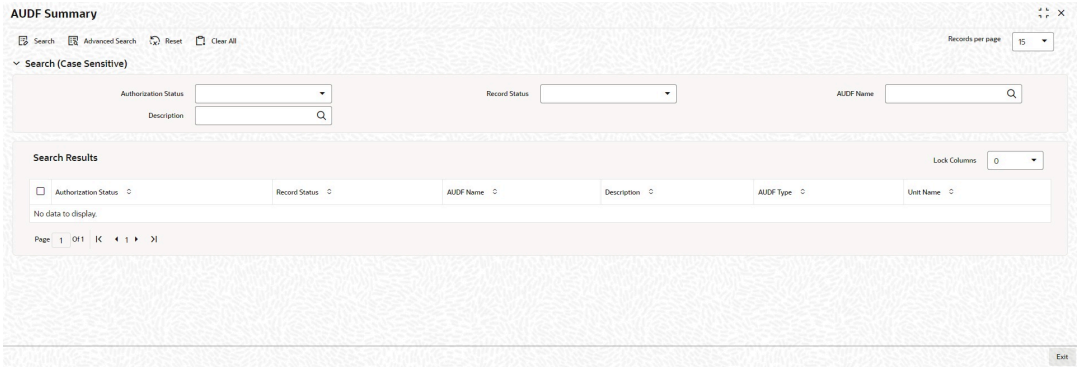
> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen** screen, type **GISAUDFM** in the text box, and click **Next**.

   The **AUDF Summary** screen displays.

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Figure 1-73 AUDF Summary



2. On the **AUDF Summary** screen, specify the fields.

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

Table 1-89 AUDF Summary - Field Description

Field	Description
Authorization Status	Select the authorization status of the AUDF from the drop-down list. • **Authorized** • **Unauthorized** • **Rejected**
Record Status	Select the record status of the AUDF from the drop-down list. • **Closed** • **Open**
AUDF Name	Click **Search** and specify the name of the AUDF from the list of values.
Description	Click **Search** and specify the description of the AUDF from the list of values.

3. Click **Search** after specifying the search parameters.

   The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

   - **Authorization Status**
   - **Record Status**
   - **AUDF Name**
   - **Description**
   - **AUDF Type**
   - **Unit name**

4. Click **Exit** to end the transaction.

1.13.8 Maintain Translation Details

This topic explains systematic instructions to maintain translation details.

Through the **Translation Definition** screen, the user can maintain the translation details required between the external system values to Oracle FLEXCUBE Universal Banking values and vice versa.

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1. On the **Homescreen**, type **GIDTRANS** in the text box, and click **Next**.

   The **Translation Definition** screen displays.

Figure 1-74 Translation Definition



2. On the **Translation Definition** screen, specify the fields.

> **Note**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 1-90 Translation Definition - Field Description

Field	Description
Translation Name	Specify the translation name want to keep for the set. The translation name gets linked to the interface field whose value needs to be translated during interface processing.
In Parameter	Specify the system value for the corresponding external systems value.
Out Parameter	Specify the external system's value for the corresponding Oracle FLEXCUBE Universal Banking value.

3. Click **Exit** to end the transaction.

1.13.9 Process Translation Summary

This topic explains systematic instructions to process translation summary details maintained in the system.

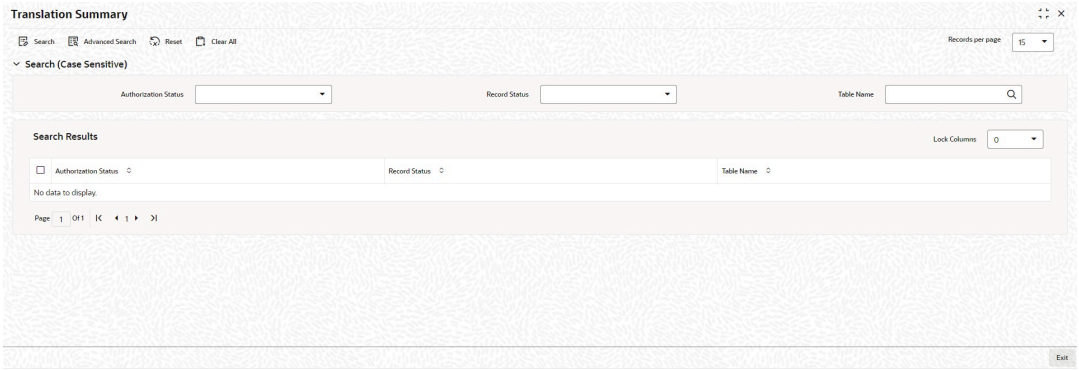
> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen** screen, type **GISTRANS** in the text box, and click **Next**.

   The **Translation Summary** screen displays.

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Figure 1-75 Translation Summary



2. On the **Translation Summary** screen, specify the fields.

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

Table 1-91 Translation Summary - Field Description

Field	Description
Authorization Status	Select the authorization status of the translation from the drop-down list. • **Authorized** • **Unauthorized** • **Rejected**
Record Status	Select the record status of the translation from the drop-down list. • **Closed** • **Open**
Table Name	Click **Search** and specify the name of the table from the list of values.

3. Click **Search** after specifying the search parameters.

   The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

   - **Authorization Status**
   - **Record Status**
   - **Table Name**

4. Click **Exit** to end the transaction.

1.13.10 Maintain Generic Interface Object Storage Preferences

This topic explains systematic instructions to maintain generic interface object storage preferences.

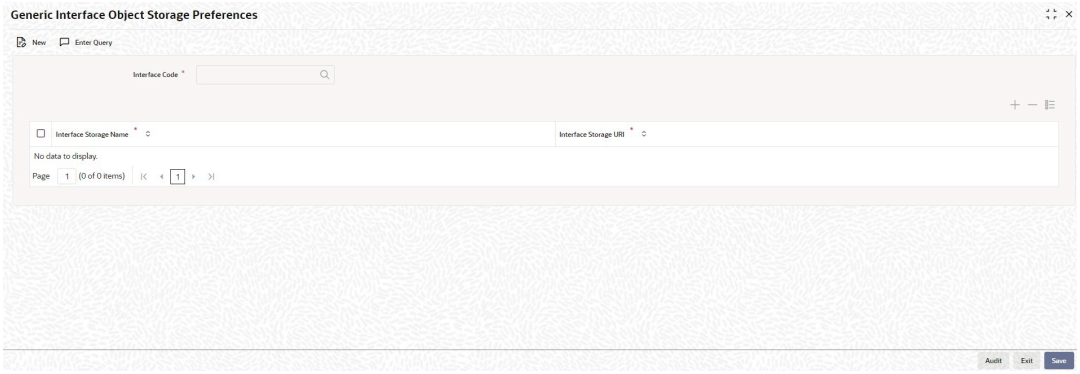
Through the **Generic Interface Object Storage Preferences** screen, define the URI details.

1. On the **Homescreen**, type **GIDOSPRF** in the text box, and click **Next**.

   The **Generic Interface Object Storage Preferences** screen displays.

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Figure 1-76 Generic Interface Object Storage Preferences



2. On the **Generic Interface Object Storage Preferences** screen, specify the fields.

> **Note**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 1-92 Generic Interface Object Storage Preferences - Field Description

Field	Description
Interface Code	Click **Search** and specify the **Interface Code** from the list of values.
Interface Storage Name	Click **Search** and specify the **Interface Storage Name** from the list of values.
Interface Storage URI	Type the Interface Storage URI path in text box.

3. Click **Exit** to end the transaction.

1.13.11 Maintain Generic Interface Object Storage Maintenance

This topic explains systematic instructions to maintain generic interface object storage preferences.

1. On the **Homescreen**, type **GIDOSMNT** in the text box, and click **Next**.

   The **Generic Interface Object Storage Maintenance** screen displays.

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Figure 1-77 Generic Interface Object Storage Maintenance



2. On the **Generic Interface Object Storage Maintenance** screen, specify the fields.

> **Note**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 1-93 Generic Interface Object Storage Maintenance - Field Description

Field	Description
Object Storage Name	Specify the name of the object storage.
Object Storage Credential	Specify the object storage credential in the text box.

3. Click **Exit** to end the transaction.

1.13.12 Maintain CRC Algorithm Details

This topic explains systematic instructions to maintain CRC algorithm details.

Generic Interface supports CRC-32 and Adler-32 Check sum algorithms for generating the CRC value of the file. Other CRC components which are developed in Java and PL/SQL are also supported by GI using the **CRC Maintenance** screen.

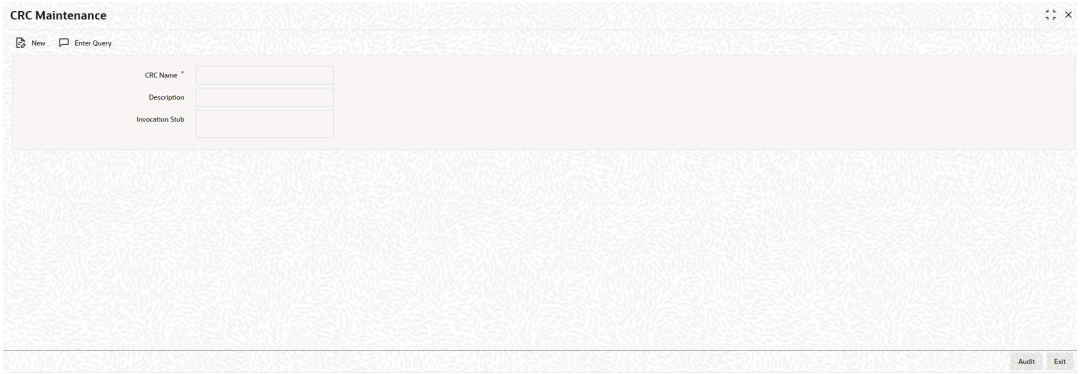
> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **GIDCRCFN** in the text box, and click **Next**.

   The **CRC Maintenance** screen displays.

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Figure 1-78 CRC Maintenance



2. On the **CRC Maintenance** screen, specify the fields.

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

Table 1-94 CRC Maintenance - Field Description

Field	Description
CRC Name	Specify the CRC algorithm used to calculate the CRC value for the file.
Description	Specify the description of the CRC algorithm.
Invocation Stub	Specify the stub to process the CRC generation component.

3. Click **Exit** to end the transaction.

1.14 Maintain Process Codes

This topic explains systematic instructions to maintain process codes.

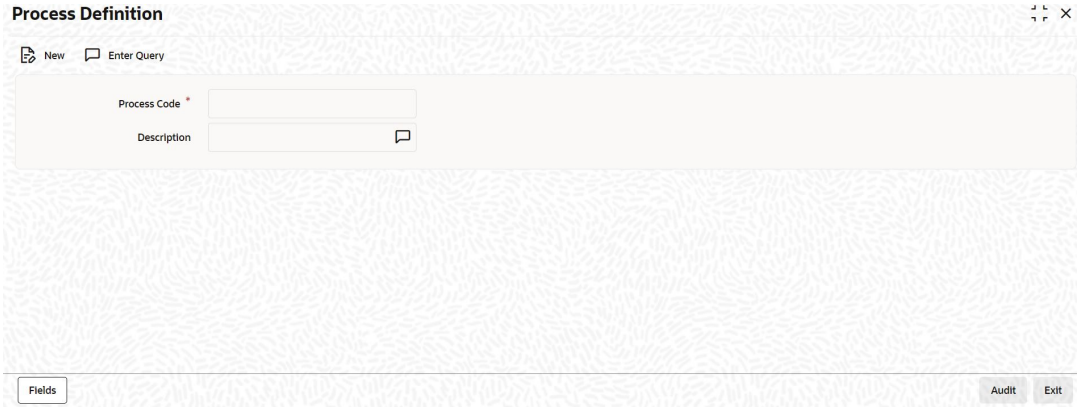
> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **SMDPRCDE** in the text box, and click **Next**.

   The **Process Definition** screen displays.

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Figure 1-79 Process Definition



2. On the **Process Definition** screen, specify the fields.

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

Table 1-95 Process Definition - Field Description

Field	Description
Process Code	Specify a unique code for the process.
Description	Type an appropriate description of the process.

3. Click **Save** after entering the details.
4. Click **Exit** to end the transaction.

1.15 Maintain Report Spool Path

This topic explains systematic instructions to maintain a location to spool the reports for a specific branch.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **RPDRPRAM** in the text box, and click **Next**.

   The **Reporting Parameters Maintenance** screen displays.

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Figure 1-80 Reporting Parameters Maintenance



2. On the **Reporting Parameters Maintenance** screen, specify the fields.

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

Table 1-96 Reporting Parameters Maintenance - Field Description

Field	Description
Branch	The system displays the branch for which the spool path is being maintained. However, this field cannot modify.
Spool Path	Specify the location to which the reports should be spooled. The system stores the generated reports in this location, if the **Spool** is selected in the **Printing Preferences** screen.
Spool History Path	Specify the spool history path. This is the generation where the system saves the generated report. It is usually the same as the **Spool Path**.
Time Out	Specify the period within which want to complete the process. The system reports if it takes a longer time to generate it.
Server Report Path	This is the location where the system stores the report if the **View** option is selected in the **Printing Preferences** screen.

3. Click **Exit** to end the transaction.

1.16 Maintain Amount Text

This topic explains systematic instructions to maintain the amount text.

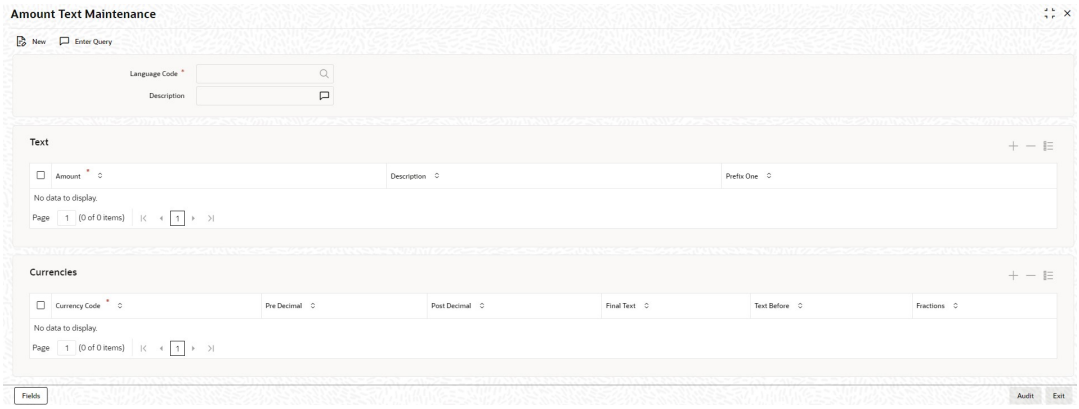
The user can describe the amounts printed on account statements, messages, advices, etc. for the benefit of the customers. To describe amounts in a specific language, the user must maintain the verbal equivalents of numerals in the language, and maintain verbal equivalents of numerals in the **Amount Text Maintenance** screen.

1. On **Homescreen**, type **STDAMTMN** in the text box, and click **Next**.

   The **Amount Text Maintenance** screen displays.

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Figure 1-81 Amount Text Maintenance



Amount translation details can be maintained as one-time maintenance at the time Oracle FLEXCUBE Universal Banking is installed at the bank. Once maintained, the amount descriptions printed on account statements, and other messages, will be described according to the specifications in this screen.

2. On the **Amount Text Maintenance** screen, specify the fields.

> **Note**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 1-97 Amount Text Maintenance - Field Description

Field	Description
Language	Click **Search** and specify the language code from the list of values. Maintain verbal equivalents of numerals in any language that Oracle FLEXCUBE Universal Banking supports. This means that the verbal equivalents of numerals can be maintained in as many languages as in generated messages.
Description	The system displays the description of the selected **Language**.

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Table 1-97 (Cont.) Amount Text Maintenance - Field Description

Field	Description
Amount, **Description**, and **Prefix One**	In the **Description** field, describe the following numerals (in the language specified in the **Language** field): • **1, 2, 3, upto 10** • **20, 30, 40, 50, 60, 70, 80, and 90** • **100** • **1,000** • **10,000** • **100,000** • **1,000,000** • **10,000, 000, and so on** In certain languages, One thousand, One million, and so on are expressed as **Thousand**, and **Million**. If defining verbal equivalents of amounts in such a language, do not choose the **Prefix One** option. Statements and messages printed in such a language will describe amounts such as **1000**, as **Thousand**. Select the **Prefix One** option, if would like the amounts such as **1000** described as **One thousand**.
Currency Code, **Pre Decimal**, **Post Decimal**, **Final Text**, **Text Before**, and **Fractions**	In these fields, describe the pre-decimal and the post-decimal units of a currency in different languages. Enter the verbal equivalent of the Pre and Post decimal units of a currency in the **Pre Decimal** and **Post Decimal** fields respectively. For example, To describe the decimal units of USD, enter the following: • The currency in the **Currency Code** field • The **Pre Decimal** description as Dollars • The **Post Decimal** description as Cents • The **Final Text** to be attached to the currency The user can opt to prefix, or suffix, an amount with its currency. If would like the suffix an amount with its currency, do not select the **Text Before** option. If would like to prefix an amount with its currency, choose the **Text Before** option. For example, to describe USD 1000, as Dollars One Thousand, choose the **Text Before** option.

3. Click **Exit** to end the transaction.

1.17 Maintain Dynamic Package - DML Execution

This topic explains systematic instructions to maintain a dynamic package DML execution.

Through the **Dynamic Package - DML Execution** screen, synchronize the dynamic packages and DML statements which have to get propagated to the PDBs from Approot.

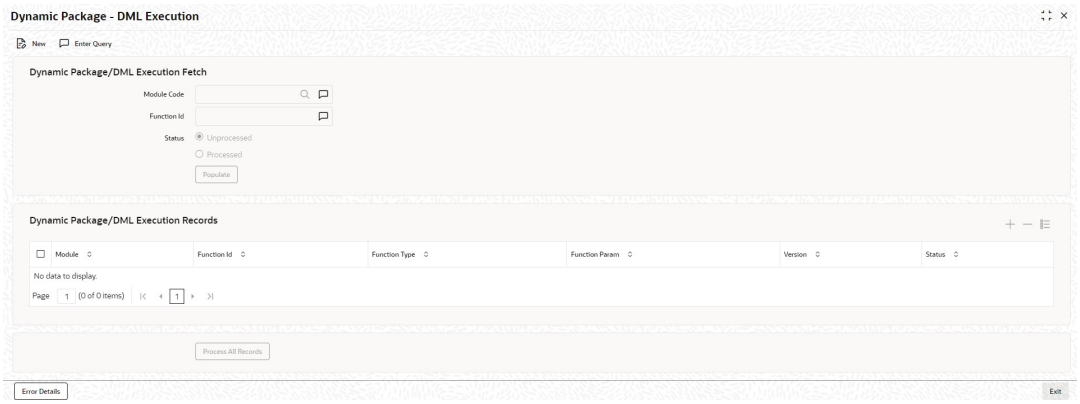
> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **CODDYNCL** in the text box, and click **Next**.

   The **Dynamic Package - DML Execution** screen displays.

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Figure 1-82 Dynamic Package - DML Execution



2. On the **Dynamic Package - DML Execution** screen, specify the fields.

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

Table 1-98 Dynamic Package - DML Execution - Field Description

Field	Description
Module Code	Click **Search** and specify the module code for which the dynamic packages and DML statements have to get propagated to the PDB from Approot. The list of values displays all valid module codes maintained in the system.
Function ID	The system displays the function ID based on the **Module Code** selected.
Status	Select any of the following options: a. **Unprocessed**- Select this option to fetch the unprocessed records in the PDB and proceed with processing. b. **Processed** - Select this option to view the recent synchronized records in PDB. The status column depicts the processed status of the records.
Populate	After selecting status , click **Populate** to fetch the list of records to be processed or records that are already processed based.

On selecting the **Status** as **Unprocessed** and upon clicking **Populate**, the list of records that are yet to be compiled in the PDB displays.

3. Click **Process All Records** to process unprocessed records.

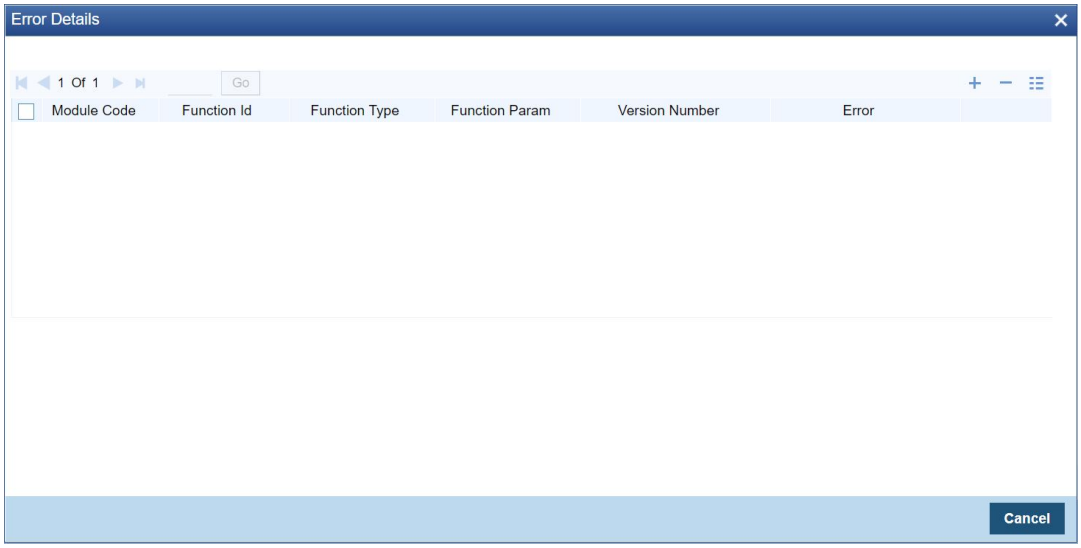
   The system displays an information message once the processing of all the records is completed. It is not allowed to do any other operation after processing the records. The action icons will be disabled.

4. Click **Error Details** to view error records.

   The **Error Details** screen displays.

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Figure 1-83 Error Details



This screen displays error records along with the following criteria:

- **Module Code**
- **Function Id**
- **Function Type**
- **Function Param**
- **Version Number**
- **Error**

5. Click **Exit** to end the transaction.

1.18 Maintain Alternate Risk Free Rates

This topic explains systematic instructions to maintain alternate risk-free rates.

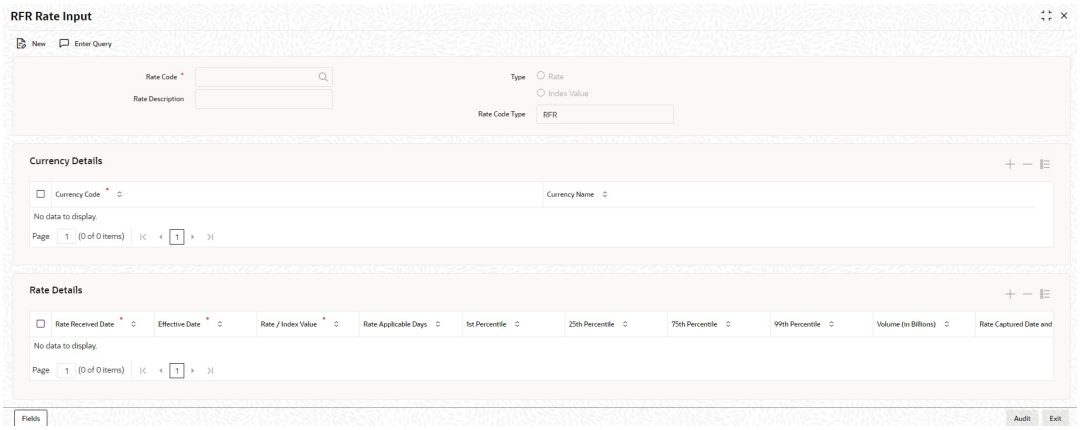
> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **CFDRFRRT** in the text box, and click **Next**.

   The **RFR Rate Input** screen displays.

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Figure 1-84 RFR Rate Input



2. On the **RFR Rate Input** screen, specify the fields.

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

Table 1-99 RFR Rate Input - Field Description

Field	Description
Rate Code	Click **Search** and specify the rate code to identify the Risk-Free Rates (RFR) that are being defined. For example, **SOFR**
Rate Description	Enter a description to identify the rate code being defined.
Type	Select the type of maintenance: • **Rate** • **Index Value**
Rate Code Type	The system displays the rate code type maintained in the **Rate Code Definition** screen.
Currency Code	Click **Search** and specify the currency for this rate code from the list of values which displays all valid currency codes for the rate code maintained in the system.
Currency Name	The system displays the currency name.
Rate Received Date	The date on which our system received the **RFR Rate** or **Index Value**.
Effective Date	Each rate defined for a **Rate Code** and **Currency** combination must have an **Effective Date** associated with it. This is the date on which the rate comes into effect. Once a rate comes into effect, it is applicable till a rate with another **Effective Date** is given for the same **Rate Code** and **Currency** combination.
Rate/Index Value	Specify the interest rate or index value.
Rate Applicable Days	The number of days the defined rate is applicable.
1st Percentile, **25th Percentile**, **75th Percentile** and **99th Percentile**	Denotes the monthly/quarterly/ yearly/average rate details received from SOFR.
Volume (In Billions)	Specify the volume.
Rate Captured Date and Time	The system displays the rate captured date and time.

3. Click **Exit** to end the transaction.

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1.19 Maintain Financial Center

This topic explains systematic instructions to maintain a financial center.

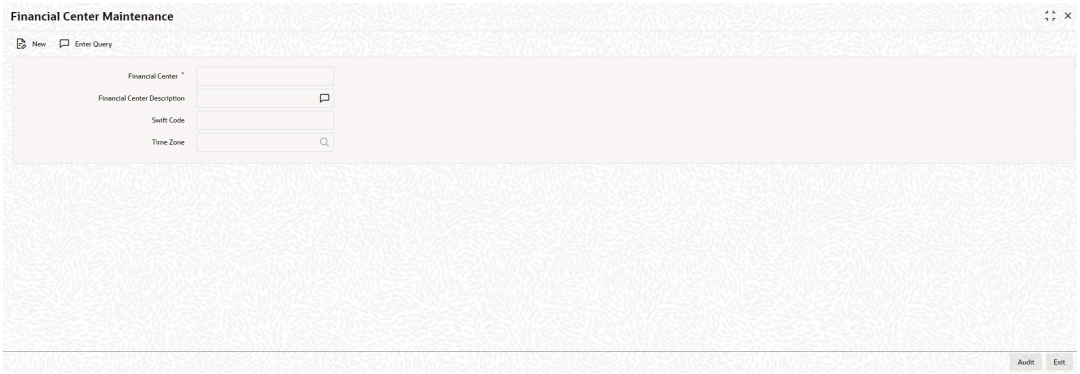
Through the **Financial Center Maintenance** screen, maintain the financial centers to indicate the holiday treatment for principal and interest schedules at the time of processing the contract. The purpose of maintaining the financial centers is to reset the rates according to the holiday calendar of the financial center.

> **Note**
>
> - The Financial Center feature is currently applicable to Oracle Banking Corporate Lending only.
> - The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **STDFCDMT** in the text box, and click **Next**.

   The **Financial Center Maintenance** screen displays.

Figure 1-85 Financial Center Maintenance



> **Note**
>
> The Financial Center feature is currently applicable to Oracle Banking Corporate Lending only.

2. On the **Financial Center Maintenance** screen, specify the details.

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

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Table 1-100 Financial Center Maintenance - Field Description

Field	Description
Financial Center	Enter a unique three-character code to the clearing house. This code is used to identify the particular clearing house whenever linked it to a particular contract. The user can follow own convention while devising this code.
Financial Center Description	Type a brief description for the assigned code to identify it easily while retrieving information. The **Financial Center Description** is for information purposes only.
Swift Code	Specify the SWIFT code that is to be maintained for the financial center.
Time Zone	Click **Search** and specify the time zone of the contract for holiday preference from the list of values.

3. Click **Exit** to end the transaction.

1.20 Maintain Financial Center Holiday Calendar

This topic explains systematic instructions to maintain a yearly list of holidays for the financial centers.

The system uses the information maintained in this screen to check whether any settlement, involving a foreign currency (in the Foreign Exchange and Money Market) falls on that financial center holiday. If yes, then the system displays an error message and asks for an override to change the respective date. For any schedule or contract maturing at a future date say, 5 years hence, the user can input the future date, only if the calendar for that year has been maintained. The user can maintain holiday calendar for a financial center in the **Financial Center Holiday Maintenance** screen.

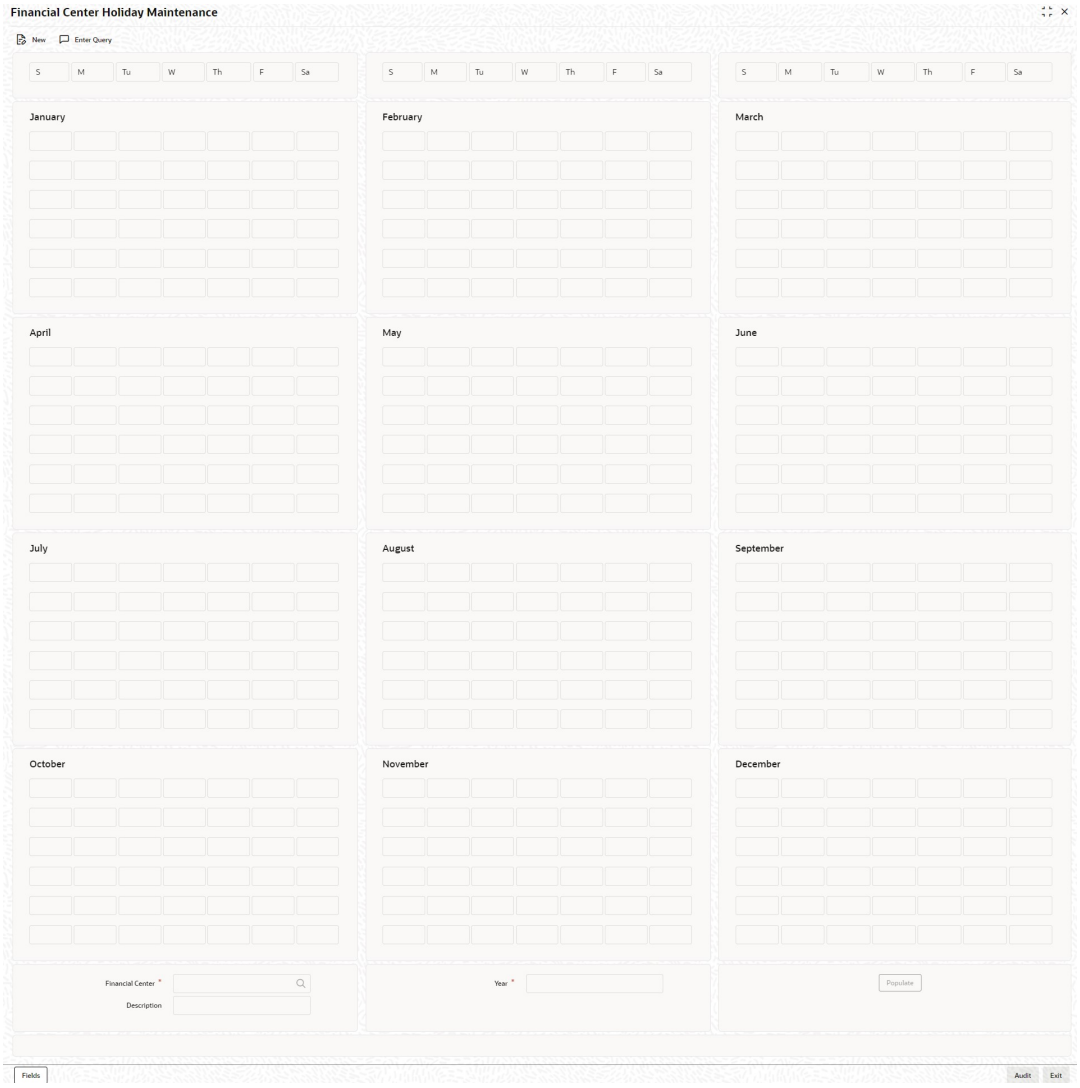
> **Note**
>
> - The Financial Center feature is currently applicable to Oracle Banking Corporate Lending only.
> - The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **STDFCHOL** in the text box, and click **Next**.

   The **Financial Center Holiday Maintenance** screen displays.

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Figure 1-86 Financial Center Holiday Maintenance



2. On the **Financial Center Holiday Maintenance** screen, specify the fields.

> **Note**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 1-101 Financial Center Holiday Maintenance - Field Description

Field	Description
Financial Center	Click **Search** and specify the financial center code from the list of values.
Description	The system displays the description for the selected code.
Year	Enter the year for holiday preference. On this screen, a list of holidays for each of the financial centers can be maintained.

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Table 1-101 (Cont.) Financial Center Holiday Maintenance - Field Description

Field	Description
Populate	Click **Populate** to populate the calendar for the selected year.

3. Click **Exit** to end the transaction.

1.21 Maintain Customer Account Entitlement Group

This topic explains systematic instructions to maintain customer account entitlement groups.

> **Note**
>
> The fields which are marked in asterisk are mandatory.

1. On **Homescreen**, type **STDCRAEG** in the text box, and click **Next**.

   The **Customer Account Entitlement Group Maintenance** screen displays.

Figure 1-87 Customer Account Entitlement Group Maintenance



2. On the **Customer Account Entitlement Group Maintenance** screen, specify the fields.

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

Table 1-102 Customer Account Entitlement Group Maintenance - Field Description

Field	Description
Domain	Select the domain from the drop-down list: • **Payment** • **Branch**
Entitlement Group	Specify the entitlement group code. The **Entitlement Group** is an alphanumeric field of 30 characters in length.
Entitlement Group Description	Specify a brief description of the entitlement group. This field is an alphanumeric field of 255 characters in length.

A predefined group code for each entitlement group is provided below:

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Table 1-103 Predefined Group Code

Entitlement Group	Group Code	Group Description
PAYMENT_ENTITLE-MENT_GROUP	*.*	All Entitlements
BRANCH_ENTITLE-MENT_GROUP	*.*	All Entitlements

3. Click **Exit** to end the transaction.

Click **Sign off** on the application to log out from the application.

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