

Oracle® Banking Liquidity Management

Interest and Charges User Guide



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

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Preface

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Purpose

This guide is designed to help acquaint the user with the Interest and Charges maintenance of the Global Liquidity Management application. It also provides the answers to specific features and procedures that the user need to be aware of the module to function successfully.

Audience

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

Table 1 Audience

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

List of Topics

This guide is organized as follows:

Table 2 List of Topics

Topics	Description
Interest and Charges Maintenance	Interest and Charges Maintenance explains the various parameters needed to maintain to calculate the interest in the system.

Related Documents

The related documents are as follows:

- *Oracle Banking Liquidity Management User Guide*

1

Interest and Charges Maintenance

This topic provides the information about the various maintenances to calculate the Interest and Charges in the system.

On the balance type of accounts maintained in the bank, the user would want to apply interest. Using the Interest component, the user can calculate and apply interest on accounts. Setting up the Interest component is a one-time activity. Once the set up is done, the system automatically computes and applies interest on all the balance type accounts. Interest is calculated for all accounts using the interest rules that the user defined. The user can define the interest rules to suit the particular requirements of the bank.

This topic contains the following subtopics:

- [Interest Rule Maintenance](#)
This topic provides the information to configure and maintain interest rule maintenance.
- [Product Maintenance](#)
This topic provides the information to configure and maintain product maintenance.
- [IC Group Input](#)
This topic provides the information to configure and maintain IC group input.
- [IC Group Product Mapping Input](#)
This topic provides the information to configure and maintain IC group product mapping input.
- [Branch Parameters](#)
This topic provides the information to configure and maintain the branch parameters.
- [UDE Value Input](#)
This topic provides the information to configure and maintain UDE value input.
- [IC Accounting Entry Maintenance](#)
This topic provides the information to configure and maintain IC accounting entry.
- [Customer Interest Role to Head Mapping](#)
This topic provides the information to configure and maintain the customer interest role to head mapping.
- [IC Rate Code Maintenance](#)
This topic provides the information to configure and maintain IC rate code.
- [Rate Input Maintenance](#)
This topic provides the information to configure and maintain the rate input.
- [Period Code Maintenance](#)
This topic provides the information to configure and maintain the period code.
- [Product UDE Limits](#)
This topic provides the information to configure and maintain the product UDE limits.

1.1 Interest Rule Maintenance

This topic provides the information to configure and maintain interest rule maintenance.

This topic contains the following subtopics:

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

1.1.1 Create Interest Rule Maintenance

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

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

1. On **Home** screen, click **Interest and Charges**. Under **Interest and Charges**, click **Interest Rule Maintenance**.
2. Under **Interest Rule Maintenance**, click **Create Interest Rule Maintenance**.

The **Create Interest Rule Maintenance** screen displays.

Figure 1-1 Create Interest Rule Maintenance

3. Specify the fields on **Create Interest Rule Maintenance** screen.

 **Note:**

The fields, which are marked with an asterisk, are mandatory.

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

Table 1-1 Create Interest Rule Maintenance - Field Description

Field	Description
Rule ID	Specify the unique code for each Rule ID to represent the type of interest. When the user wants to link a product to a rule, it is possible to identify the rule with the assigned code only.
Rule Description	Specify the short description of the rule to indicate the type of interest. This will be used by the system for all the display and printing purposes. Enter atleast three characters for the Rule description.
Apply Interest	By default, the interest will always be applied from the day when an account is opened till the day before it is closed. However, the user have the option of excluding the month in which the account is opened or closed from being considered for the interest application. <ul style="list-style-type: none"> • On Account Closure Month • On Account Opening Month The user have the option to specify a date till when the interest has to be liquidated.

User Element Window and System Element Window:

In the same way, the user picks up the SDEs applicable for the defined rule. The user should identify the UDEs which the user would be using in the rule. The types of UDEs are as follows:

- Rate
- Amount
- Number

The interest that you charge on a debit balance is an example of a debit rate. The interest that you pay on a credit balance is an example of a credit rate. A User Data Element will be an amount under the following circumstances:

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

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

The user can enter the actual values of the UDEs (like the interest rate, the upper limit for the tier, etc.) in the IC User Data Element Maintenance screen. This is because you can specify 3-6 different values for each data element. A rule can, therefore, be applied on different accounts since it just represents a method of interest calculation. The following example illustrates this.

4. Click **System Element Window** to update the system element details.

The **System Element Window** displays.

Figure 1-2 Create Interest Rule Maintenance - System Element Window

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

Table 1-2 System Element Window - Field Description

Field	Description
System Element Name	Click Search icon and select the system element name from the drop-down list. The user have to specify the method for calculating interest in the form of formulae.

Formula Window:

Using the SDEs and the UDEs specified for a Rule, the user can calculate interest. The user have to specify the method for calculating interest in the form of formulae. Using the SDEs and the UDEs, the user can create any number of formulae for a rule.

5. Click **Formula Window** button to invoke the formula section.

The **Formula Window** displays.

Figure 1-3 Create Interest Rule Maintenance - Formula Window

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

Table 1-3 Formula Window - Field Description

Field	Description
Formula Type	Select the formula type from the drop-down list. You have to specify the method for calculating interest in the form of formulae.
Formula No	Specify the formula number. Formula Number Using the SDEs and the UDEs that you have specified for a Rule, you can calculate interest. Using the SDEs and the UDEs you can create any number of formulae for a Rule.
Accruals Required	Select the toggle to enable the interest accruals.
Rounding Required	Select the toggle to enable the interest rounding.
Book Flag	The Booking Flag of a formula denotes whether the result of a formula should be: <ul style="list-style-type: none"> • Booked (that is, if the resulting amount should be posted to the customer account). • Non-booked (that is, the result of the formula is to be used in another formula and not to be posted to the customer account). • Tax (that is, the formula is used to calculate tax. The tax can be borne either by the customer or the bank).
Days In A Month	The method in which the N of the formula for interest calculation, PNR/100, has to be picked up is specified for a formula. This is done through two fields: <ul style="list-style-type: none"> • Days in a month • Days in a year The number of interest days for an account can be arrived at in three ways. One, by considering: <ul style="list-style-type: none"> • one by considering the actual number of days in a month • two, the US method of considering 360 days in a year 3-8 • three, the Euro method of considering 360 days in a year
Periodicity	The Periodicity of a rule application denotes whether the formula you are defining has to be: <ul style="list-style-type: none"> • applied for each change during the interest period (or daily). • only for the last day of interest period (periodic).
Days In A Year	The interest rate is always taken to be quoted per annum. You must therefore indicate the denominator value (the total number of days in the year) based on which interest has to be applied. You can specify the days in a year as <ul style="list-style-type: none"> • Actual number of days (leap year will be 366, non-leap year will be 365) • 360 days • 365 days (leap and non-leap will be 365)

Expression Window

6. Click **Expression Window** button to invoke **Add Expression** table grid.

The **Expression Window** displays.

Figure 1-4 Create Interest Rule Maintenance - Expression Window

Formula No	Expression	Condition	Result
1			
2			

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

Table 1-4 Expression Window - Field Description

Field	Description
Formula No	Specify the formula number.
Expression	Specify the expression.
Condition	Specify the condition.
Result	Specify the result.

Debit / Credit

The result of a formula will be an amount that has to be either debited from the customer account or credited to it. For example, the debit interest that the user charge on an overdraft would be debited from the customer account; while the credit interest that the user pay would be credited to the customer account. In this screen, you indicate this. Often, when calculating interest for an account, the user would want to debit interest under certain conditions and, under certain other conditions, credit interest. In such a case, the user can build formulae to suit both conditions. The formula that is used to calculate interest for the account would depend on the condition that is fulfilled.

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

The user can view the configured interest rule maintenance using [View Interest Rule Maintenance](#) screen.

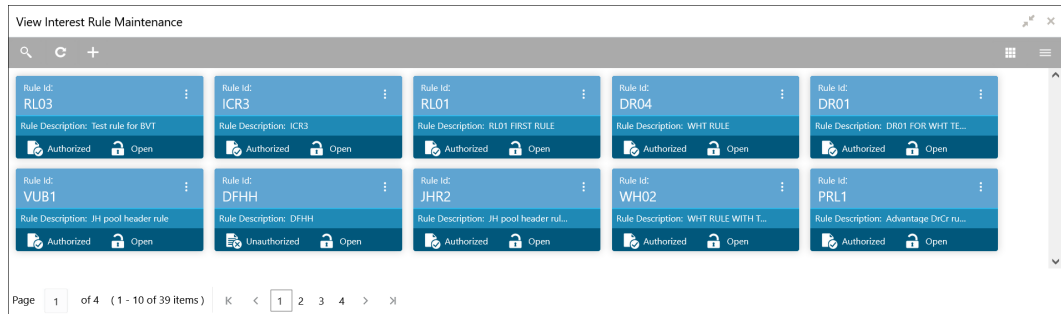
1.1.2 View Interest Rule Maintenance

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

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

1. On **Home** screen, click **Interest and Charges**. Under **Interest and Charges**, click **Interest Rule Maintenance**.
2. Under **Interest Rule Maintenance**, click **View Interest Rule Maintenance**.

The **View Interest Rule Maintenance** screen displays.

Figure 1-5 View Interest Rule Maintenance

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

Table 1-5 View Interest Rule Maintenance - Field Description

Field	Description
Rule ID	Displays the rule ID.
Rule Description	Displays the rule description.
Authorization Status	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> • Authorized • Unauthorized
Record Status	Displays the status of the record. The available options are: <ul style="list-style-type: none"> • Open • Closed

1.2 Product Maintenance

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

This topic contains the following subtopics:

- [Create Product Maintenance](#)
This topic describes the systematic instructions to configure the interest and charges product maintenance.
- [View Product Maintenance](#)
This topic describes the systematic instructions to view the list of configured Product Maintenance details.

1.2.1 Create Product Maintenance

This topic describes the systematic instructions to configure the interest and charges product maintenance.


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

1. On **Home** screen, click **Interest and Charges**. Under **Interest and Charges**, click **Product Maintenance**.

- Under **Product Maintenance**, click **Create Product Maintenance**.
The **Create Product Maintenance** screen displays.

Figure 1-6 Create Product Maintenance

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

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

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

Table 1-6 Create Product Maintenance - Field Description

Field	Description
Product Code	Displays the code of the product to define the preferences.
Product Description	Specify the appropriate description for the defined Product Code.
Rule Code	Click Search icon and select the rule created in the IC Rule Maintenance screen.
Product Start - End Date	Specify the date range when the product can be used. The start and end dates should be kept handy while defining a product for a scheme which is open for a specific period. The user cannot use a product beyond the specified expiry date. If the user have attached the expired product at the account level, on save, the system displays the override message as, The product has expired .

Table 1-6 (Cont.) Create Product Maintenance - Field Description

Field	Description
Accrual	<p>While building a formula (for the rule to link the product), the interest amount will be accrued for all the accounts linked to the product if the interest is indicated as the result of the formula.</p> <p>While defining the preferences for this product, the user can choose to pass the accrual entries in the following manner:</p> <ul style="list-style-type: none"> • Pass an accrual entry for each account • Consolidate the interest to be accrued (for individual accounts) and track it against the product. <p>If the user choose the latter option, the cumulative value of all the accruals (for accounts linked to the product) will be passed as a single accounting entry.</p>
Product Level	<p>Select this toggle to accrue interest at the 'Product Level', the accrued interest for all the accounts linked to the product will be consolidated and a single entry posted for the product. If the user choose to accrue the interest for each account linked to the product, an accrual entry will be posted for each account individually. The account for which the accrual entry is passed will be shown when the user retrieve information about an entry. The details of accruals for each account will be available in the Accrual Control Journal, a report generated whenever accruals are performed as part of end-of-cycle processing.</p>
Accrual day	<p>Specify the day of the month on which the accruals have to be carried out for a non-daily accrual frequency. For example, If the Accrual Day is specified as 25, the automatic accrual will be on the 25th day of the months, as per the frequency.</p>
Frequency	<p>Select the frequency with which the interest accrued for the defined account classes. The available options are:</p> <ul style="list-style-type: none"> • Daily • Monthly • Quarterly • Semi Annual • Annual • On liquidation (accrues only when the interest liquidates) <p>Let us recall the operations relating to accruals that the user have performed so far. When the user build an interest rule, the user defines whether the result of a formula is to be accrued. While defining the product (to which the rule linked), the user would:</p> <ul style="list-style-type: none"> • Identify the GL/SL to which the interest accrued is posted (Product Accounting Role Definition screen), and • Specify the event 'accrual' occurs to post the entry to the identified GL/SL (Events Definition screen).
Cycle	<p>Specify the accrual cycle in the months.</p> <p>If the frequency is selected as</p> <ul style="list-style-type: none"> • Quarterly • Semi Annual • Annual <p>For example, a quarterly cycle may be March, June, September and December, indicating that the accrual should take place in these months. For a half-yearly cycle, the user would specify June and December.</p>

Table 1-6 (Cont.) Create Product Maintenance - Field Description

Field	Description
Start from Account Opening	Select the toggle to liquidate the interest periodically for accounts according to a frequency determined in the Account Opening Date. Instead of giving a First Liquidation Date and bringing all the accounts linked to the product to the same liquidation cycle. The periodic liquidations can also be fixed to begin on a particular date (First Liquidation Date) and happen at a definite frequency.
Liquidation at Month End	Select the toggle to liquidate the interest at the last working day of the month. For a liquidation frequency in months or multiples of a month (for example: quarterly, half yearly, every two months, etc.), the user can select that liquidation has to be carried out as of the last working day of the month. In this case, the user should specify the Liquidation Start Date as the last date of the month from which you would begin liquidation.
Liquidation before Month End	Select the toggle to liquidate the interest before the month end for all the accounts linked to the product. If the user set the interest liquidation frequency as Monthly, Yearly and Quarterly cycle in the IC Product Preferences, the user can choose to liquidate interest a specified number of days before the month end for all accounts linked to the product. The user have to specify the number of days before which interest should be liquidated. The system arrives at the interest liquidation date based on the specified number of days.
Defer Liquidation	Select the toggle to defer the calculation and liquidation of periodic interest on an account for a few days beyond the end date of each interest period. This deferment will allow the inclusion of interest adjustments due to back-valued entries posted into the account after the period end date. In order to avail of this facility, the user need to enable the Defer Liquidation toggle and specify the defer liquidation days.
Days, Months and Year	Specify the liquidation frequency for the Interest product. The user can specify the liquidation frequency in <ul style="list-style-type: none"> • Days - Example: If the user wants to liquidate interest every 15 days, enter '15'. • Months - Example: If the user wants to liquidate interest every quarter, enter '03'. • Years - Example: If the user wants to liquidate interest every year, enter '01'
Defer Liquidation Days	Specify the number of calendar days by which the interest liquidation has to be deferred.

Table 1-6 (Cont.) Create Product Maintenance - Field Description

Field	Description
Back Value Recalculation	<p>Select the interest recalculation required for all the accounts associated with this product. The available options are:</p> <ul style="list-style-type: none"> • Not Required • Non-capitalized • Capitalized <p>If a back dated accounting entry is passed within the current liquidation cycle, the next accrual will consider the revised principal effective the back date. If a back dated entry is passed for a date in the previous liquidation cycle, then the difference in interest adjusted during the next liquidation as an interest adjustment entry. If this box is not selected, then neither interest adjustment nor accrual adjustment will be triggered for any back dated transaction. Thus, the revised principal will be considered effective the booking date of the transaction.</p>
First Liquidation On	<p>Select the First Liquidation Date once the liquidation frequency has been defined. The frequency and the date will be used to arrive at the first and subsequent dates of liquidation for the accounts linked to the product. For example, the quarterly liquidation cycle may be March, June, September and December, and the liquidation is on the month-end. For such a cycle, the user should indicate 31 March as the date of first liquidation during the year. The subsequent dates will be automatically fixed by the system based on the frequency and the first liquidation date.</p>

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

The user can view the configured interest and charges product maintenance using [View Product Maintenance](#) screen.

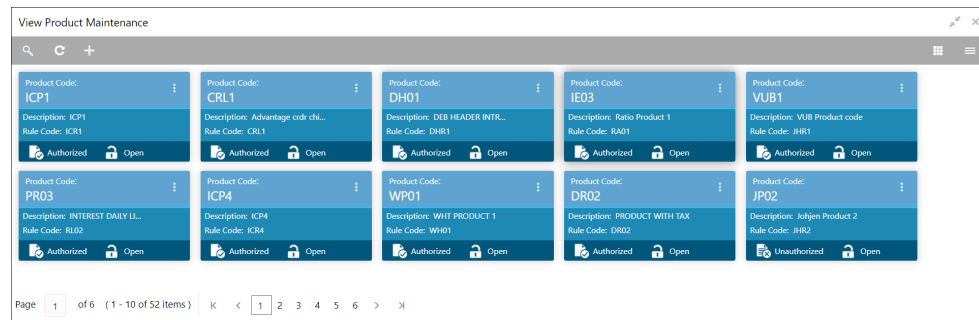
1.2.2 View Product Maintenance

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

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

1. On **Home** screen, click **Interest and Charges**. Under **Interest and Charges**, click **Product Maintenance**.
2. Under **Product Maintenance**, click **View Product Maintenance**.

The **View Product Maintenance** screen displays.

Figure 1-7 View Product Maintenance

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

Table 1-7 View Product Maintenance - Field Description

Field	Description
Product Code	Displays the product code.
Product Description	Displays the product description.
Rule Code	Displays rule code.
Authorization Status	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> • Authorized • Unauthorized
Record Status	Displays the status of the record. The available options are: <ul style="list-style-type: none"> • Open • Closed

1.3 IC Group Input

This topic provides the information to configure and maintain IC group input.

This topic contains the following subtopics:

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

1.3.1 Create IC Group Input

This topic describes the systematic instructions to configure the IC group input details.

Interest general condition which should be mapped to product processor account group logic.

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

1. On **Home** screen, click **Interest and Charges**. Under **Interest and Charges**, click **IC Group Input**.
2. Under **IC Group Input**, click **Create IC Group Input**.

The **Create IC Group Input** screen displays.

Figure 1-8 Create IC Group Input

3. Specify the field on **Create IC Group Input** screen.

 **Note:**

The fields, which are marked with an asterisk, are mandatory.

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

Table 1-8 Create IC Group Input - Field Description

Field	Description
IC Group	Click Search icon to view and select the IC group.
IC Group Description	Specify the IC group description.
External IC Group	Specify the external IC group.
External IC Group Description	Specify the external IC group description.
External IC Group Type	Select the type of the external IC group. The available options are: <ul style="list-style-type: none"> • Bank • Customer

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

The user can view the configured IC group input maintenance using **View IC Group Input** screen.

1.3.2 View IC Group Input

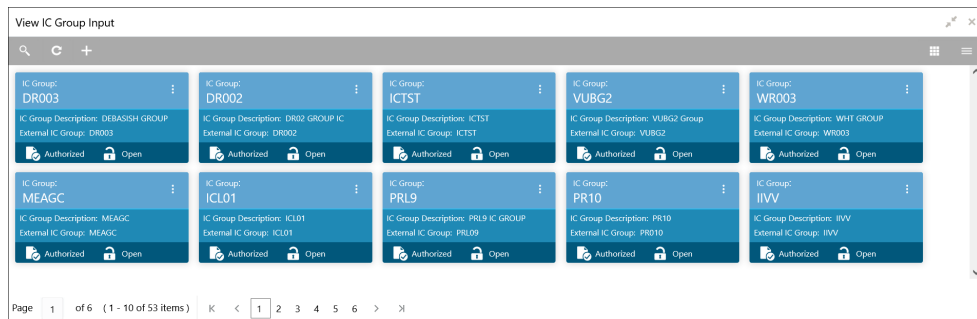
This topic describes the systematic instructions to view the list of configured IC group input.

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

1. On **Home** screen, click **Interest and Charges**. Under **Interest and Charges**, click **IC Group Input**.
2. Under **IC Group Input**, click **View IC Group Input**.

The **View IC Group Input** screen displays.

Figure 1-9 View IC Group Input



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

Table 1-9 View Group Input - Field Description

Field	Description
IC Group	Displays the IC group.
IC Group Description	Displays the IC group description.
External IC Group	Displays the external IC group.
Authorization Status	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> • Authorized • Unauthorized
Record Status	Displays the status of the record. The available options are: <ul style="list-style-type: none"> • Open • Closed

1.4 IC Group Product Mapping Input

This topic provides the information to configure and maintain IC group product mapping input.

This topic contains the following subtopics:

- [Create IC Group Product Mapping Input](#)
This topic describes the systematic instructions to configure the IC group product mapping input details.
- [View IC Group Product Mapping Input](#)
This topic describes the systematic instructions to view the configured IC group product mapping input details.

1.4.1 Create IC Group Product Mapping Input

This topic describes the systematic instructions to configure the IC group product mapping input details.

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

1. On **Home** screen, click **Interest and Charges**. Under **Interest and Charges**, click **IC Group Product Mapping Input**.
2. Under **IC Group Product Mapping Input**, click **Create IC Group Product Mapping Input**.

The **Create IC Group Product Mapping Input** screen displays.

Figure 1-10 Create IC Group Product Mapping Input

3. Specify the fields on **Create IC Group Product Mapping Input** screen.

Note:

The fields, which are marked with an asterisk, are mandatory.

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

Table 1-10 Create IC Group Product Mapping Input - Field Description

Field	Description
IC Group	Specify the IC group.

Table 1-10 (Cont.) Create IC Group Product Mapping Input - Field Description

Field	Description
IC Group Description	Specify the IC group description.
Product Code	Click Search icon to view and select the code of the product for which you are mapping with the account group.
Currency Code	Displays the currency code based on the interest product selected.
Open	Select the toggle whether the account should be open or closed.

4. Click **+** to map the IC group product.
5. Click **-** to remove IC group product.
6. Click **Save** to save the details.

The user can view the configured IC group product mapping input using [View IC Group Product Mapping Input](#) screen.

1.4.2 View IC Group Product Mapping Input

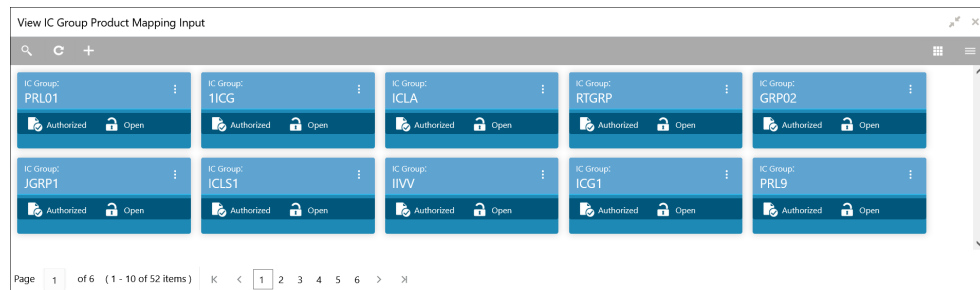
This topic describes the systematic instructions to view the configured IC group product mapping input details.

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

1. On **Home** screen, click **Interest and Charges**. Under **Interest and Charges**, click **IC Group Product Mapping Input**.
2. Under **IC Group Product Mapping Input**, click **View IC Group Product Mapping Input**.

The **View IC Group Product Mapping Input** screen displays.

Figure 1-11 View IC Group Product Mapping Input



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

Table 1-11 View IC Group Product Mapping Input - Field Description

Field	Description
IC Group	Displays the IC group.

Table 1-11 (Cont.) View IC Group Product Mapping Input - Field Description

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

1.5 Branch Parameters

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

This topic contains the following subtopics:

- [Create Branch Parameters](#)
This topic describes the systematic instructions to configure the interest and charges at branch level parameters.
- [View Branch Parameters](#)
This topic describes the systematic instructions to view the list of configured branch parameters.

1.5.1 Create Branch Parameters

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

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

1. On **Home** screen, click **Interest and Charges**. Under **Interest and Charges**, click **Branch Parameters**.
2. Under **Branch Parameters**, click **Create Branch Parameters**.

The **Create Branch Parameters** screen displays.

Figure 1-12 Create Branch Parameters

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

 **Note:**

The fields, which are marked with an asterisk, are mandatory.

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

Table 1-12 Create Branch Parameters - Field Description

Field	Description
Branch Code	Click Search icon and select the branch code, if needed. The Branch code of the current branch is defaulted.
Accrual on Holidays	Select the toggle to push the maturity date, falling on a holiday, to next working day automatically.
Process Till	Select the date till when the user need to process interest. The available options are: <ul style="list-style-type: none"> • System Date – Select if the user need to process till system date. • Next Working Day - 1 – Select if the user need to process till next working day.

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

The user can view the configured branch parameters using [View Branch Parameters](#) screen.

1.5.2 View Branch Parameters

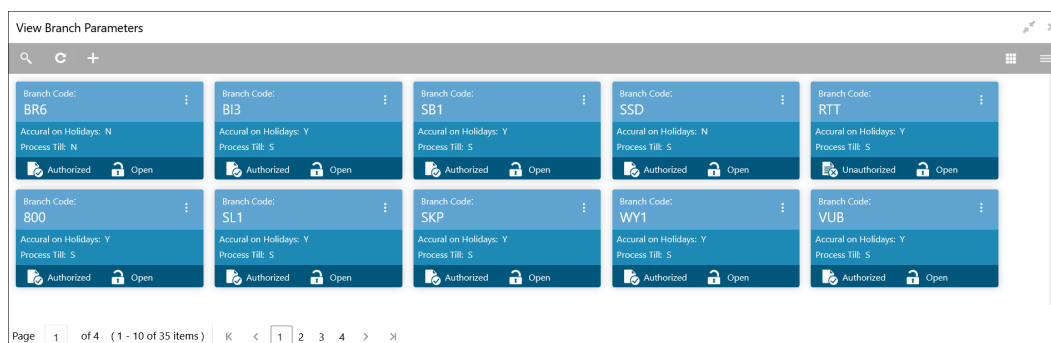
This topic describes the systematic instructions to view the list of configured branch parameters.

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

1. On **Home** screen, click **Interest and Charges**. Under **Interest and Charges**, click **Branch Parameters**.
2. Under **Branch Parameters**, click **View Branch Parameters**.

The **View Branch Parameters** screen displays.

Figure 1-13 View Branch Parameters



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

Table 1-13 View Branch Parameters - Field Description

Field	Description
Branch Code	Displays the branch code.
Accrual on Holidays	Displays the accrual on holidays is yes or no.
Process Till	Displays the selected type to process interest.
Authorization Status	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> • Authorized • Unauthorized
Record Status	Displays the status of the record. The available options are: <ul style="list-style-type: none"> • Open • Closed

1.6 UDE Value Input

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

This topic contains the following subtopics:

- [Create UDE Value Input](#)
This topic describes the systematic instructions to configure the UDE Value Input details.
- [View UDE Value Input](#)
This topic describes the systematic instructions to view the list of configured UDE value input details.

1.6.1 Create UDE Value Input

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

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

1. On **Home** screen, click **Interest and Charges**. Under **Interest and Charges**, click **UDE Value Input**.
2. Under **UDE Value Input**, click **Create UDE Value Input**.

The **Create UDE Value Input** screen displays.

Figure 1-14 Create UDE Value Input

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

 **Note:**

The fields, which are marked with an asterisk, are mandatory.

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

Table 1-14 Create UDE Value Input - Field Description

Field	Description
Product code	Click Search icon and select the product code. Every product is linked to a rule. When the rule is built, the user identifies the UDEs needed to calculate interest or charges. The user should not give the UDE value. Because the rule can be linked to many products and apply a product to many account classes (for which interest or charge is calculated using the same method but which have different UDE values). For each condition defined for a product, specify the values of the UDEs (which is identified for the rule that is linked to the product) in the 'User Data Elements' screen. The UDE values maintained for a condition, the same will be picked up when the interest is calculated for the account class.

Table 1-14 (Cont.) Create UDE Value Input - Field Description

Field	Description
Branch Code	Click Search icon and select the branch code for which the UDE Values being maintained are applicable as a general condition. If 'ICRATES' has been maintained as a Restriction Type in the Common Branch Restrictions screen, the branches allowed for the home branch are displayed in the option list for the Branch Code. If not, all Branch Codes are displayed including the 'ALL' option. If the home branch is HO, then the Branch Code option list displays 'ALL' in addition to the list of branches allowed for your Home Branch. If the user try to maintain a UDE value for a specific branch, the system will check if the UDE value has been first maintained with Branch Code 'ALL'. If it has not been maintained, an error message will be displayed forcing the user to maintain the UDE value for the Branch Code 'ALL'.
Effective Date	Select the date from when a record takes effect. The user can maintain the different values for a UDE and the different effective dates for a condition. When the interest is calculated on a particular day for the account class, the value of the UDE corresponding to the date will be picked up. The UDE values of a condition can be different for different dates. Typically, the user would want to open records with different Effective Dates, if the values of UDEs vary within the same liquidation period.
IC Group	Click Search icon and select the IC group.
Currency Code	Click Search icon and select the currency code.
User Element	Specify the user element.
User Element Value	Specify the user element value.
Rate Code	Specify the rate code.

User Defined Elements:

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

- Credit Rate
- Debit Rate
- Amount
- Number

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

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

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

While building a rule, the user will indicate the UDE to be a number if the interest is defined based on the number of transactions or the number of account statements. A

UDE under this category can also be used to store a numerical value that may be used in a formula. For each UDEs, the user must specify the values. If the UDE type for the rule is a **Rate** element, the user can either specify a Rate Code or enter a value for the Rate element. If the user specify a Rate Code for the UDE, the value maintained for the rate code will be picked up while calculating interest. However, if the user choose to enter a spread for the Rate Code, the appropriate value will be computed. (A Spread is a positive or negative value that the user add or deduct to the value specified for the Rate Code). If you do not specify a spread, the rate maintained for the Rate Code will be picked up. If the type of UDE is an amount, the value that you enter will be in the currency that you specified in the UDE amounts currency field (in the Interest Preferences screen). If you specified the UDE amounts currency as the local currency and the account class is in a foreign currency, all UDE values will be converted to the local currency. Currency conversions will be on the basis of the exchange rates maintained for the day.

4. Click + to add the new user defined element.
5. Click - to remove the existing user defined element.
6. Click **Save** to save the details.

The user can view the configured UDE value input using [View UDE Value Input](#) screen.

1.6.2 View UDE Value Input

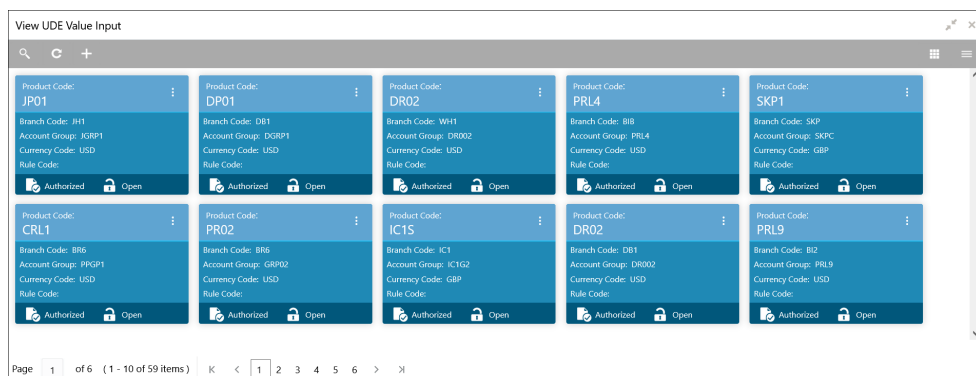
This topic describes the systematic instructions to view the list of configured UDE value input details.

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

1. On **Home** screen, click **Interest and Charges**. Under **Interest and Charges**, click **UDE Value Input**.
2. Under **UDE Value Input**, click **View UDE Value Input**.

The **View UDE Value Input** screen displays.

Figure 1-15 View UDE Value Input



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

Table 1-15 View UDE Value Input - Field Description

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

1.7 IC Accounting Entry Maintenance

This topic provides the information to configure and maintain IC accounting entry.

This topic contains the following subtopics:

- [Create IC Accounting Entry Maintenance](#)
This topic describes the systematic instructions to configure the IC accounting entry maintenance details.
- [View IC Accounting Entry Maintenance](#)
This topic describes the systematic instructions to view the list of configured accounting entry maintenance.

1.7.1 Create IC Accounting Entry Maintenance

This topic describes the systematic instructions to configure the IC accounting entry maintenance details.

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

1. On **Home** screen, click **Interest and Charges**. Under **Interest and Charges**, click **IC Accounting Entry Maintenance**.
2. Under **IC Accounting Entry Maintenance**, click **Create IC Accounting Entry Maintenance**.

The **Create IC Accounting Entry Maintenance** screen displays.

Figure 1-16 Create IC Accounting Entry Maintenance

3. Specify the fields on **Create IC Accounting Entry Maintenance** screen.

 **Note:**

The fields, which are marked with an asterisk, are mandatory.

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

Table 1-16 Create IC Accounting Entry Maintenance - Field Description

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

Table 1-16 (Cont.) Create IC Accounting Entry Maintenance - Field Description

Field	Description
Accounting Head	Click Search icon to view and select the account number of customers.
Debit Credit Indicator	Select the event code from the drop-down list. The available options are: <ul style="list-style-type: none"> • Debit • Credit
Amount Tag	Click Search icon to view and select the amount tags. The following amount tags are hard coded. <ul style="list-style-type: none"> • CHARGE - Charges • IACQUIRED - Acquired Interest Amount • IACR - Interest Accrual • IACR_ADJ - Interest Accrual Adjustments • ILIQ - Interest Liquidation • TAX - Tax • TAX_ADJ - Tax Adjustments • INT_PADJ - Back valued interest adding to the normal interest • INT_NADJ - Back valued interest reducing the normal interest • TAX_PADJ - Back valued tax adding to the normal tax • TAX_NADJ - Back valued tax reducing the normal tax
Transaction Code	Click Search icon to view and select the transaction code. It is used identify the nature of the accounting entries posted. The code selected here is used to track the accounting entries resulting from the movement of the account to the status being maintained.
Entry Pair Seq	Displays the sequence number of the debit and credit pair entry.
Netting Indicator	Select the toggle to display the netting type.

4. Click **+** to add IC account entry details.
5. Click **-** to remove IC account entry details.
6. Click **Save** to save the details.

The user can view the configured IC accounting entry maintenance using [View IC Accounting Entry Maintenance](#) screen.

1.7.2 View IC Accounting Entry Maintenance

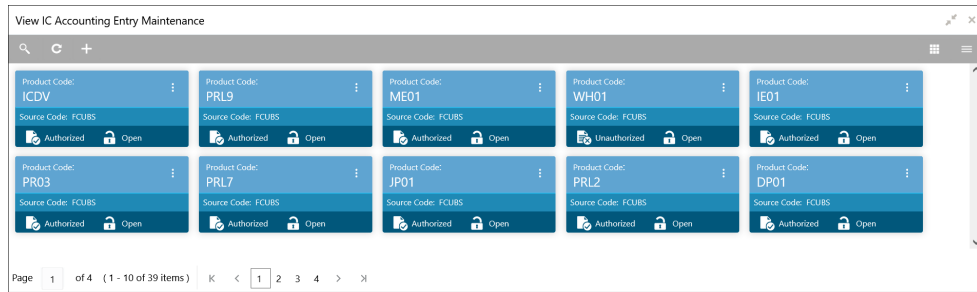
This topic describes the systematic instructions to view the list of configured accounting entry maintenance.

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

1. On **Home** screen, click **Interest and Charges**. Under **Interest and Charges**, click **IC Accounting Entry Maintenance**.
2. Under **IC Accounting Entry Maintenance**, click **View IC Accounting Entry Maintenance**.

The **View IC Accounting Entry Maintenance** screen displays.

Figure 1-17 View IC Accounting Entry Maintenance



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

Table 1-17 View IC Accounting Entry Maintenance - Field Description

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

1.8 Customer Interest Role to Head Mapping

This topic provides the information to configure and maintain the customer interest role to head mapping.

This topic contains the following subtopics:

- [Create Customer Interest Role to Head Mapping](#)
This topic describes the systematic instructions to configure the customer interest role to head mapping details.
- [View Customer Interest Role to Head Mapping](#)
This topic describes the systematic instructions to view the list of configured customer interest role to head mapping.

1.8.1 Create Customer Interest Role to Head Mapping

This topic describes the systematic instructions to configure the customer interest role to head mapping details.

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

1. On **Home** screen, click **Interest and Charges**. Under **Interest and Charges**, click **Customer Interest Role to Head Mapping**.

- Under **Customer Interest Role to Head Mapping**, click **Create Customer Interest Role to Head Mapping**.

The **Create Customer Interest Role to Head Mapping** screen displays.

Figure 1-18 Create Customer Interest Role to Head Mapping

- Specify the fields on **Create Customer Interest Role to Head Mapping** screen.

 **Note:**

The fields, which are marked with an asterisk, are mandatory.

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

Table 1-18 Create Customer Interest Role to Head Mapping - Field Description

Field	Description
Customer *	Specify the customer ID.
IC Group *	Click Search to view and select the interest limit account group maintained in the IC Account Group Input Screen.
IC Product	Click Search to view and select the code of the product for which the user are defining preferences. The Product Maintained in the Product Maintenance screen is available in the LOV field.
Currency	Displays the currency code gets defaulted from the IC product.

Table 1-18 (Cont.) Create Customer Interest Role to Head Mapping - Field Description

Field	Description
Accounting Role	<p>Click Search to view and select the accounting roles. Accounting Roles are tags that identify the type of accounting entry that is posted to an accounting head.</p> <p>The following list contains the accounting roles which are applicable to IC.</p> <ul style="list-style-type: none"> • CHG_INCOME • CHG_BOOK • DIV_TAX_EXP • CUST_DVTAX_COD • INT_IC_AJE • DIV_TAX_PAD • <RULE>-ESCROW- • <FORMULA NO>
Accounting Head	Displays the account number of customers.

4. Click **+** to add IC product details.
5. Click **-** to remove IC product details.
6. Click **Save** to save the details.

The user can view the configured customer interest role to head mapping maintenance using [View Customer Interest Role to Head Mapping](#) screen.

1.8.2 View Customer Interest Role to Head Mapping

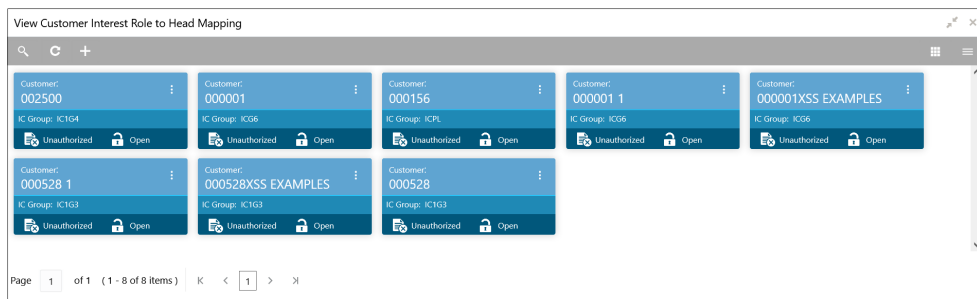
This topic describes the systematic instructions to view the list of configured customer interest role to head mapping.

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

1. On **Home** screen, click **Interest and Charges**. Under **Interest and Charges**, click **Customer Interest Role to Head Mapping**.
2. Under **Customer Interest Role to Head Mapping**, click **View Customer Interest Role to Head Mapping**.

The **View Customer Interest Role to Head Mapping** screen displays.

Figure 1-19 View Customer Interest Role to Head Mapping



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

Table 1-19 View Customer Interest Role to Head Mapping - Field Description

Field	Description
Customer	Displays the customer ID.
IC Group	Displays the IC group.
Authorization Status	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none">• Authorized• Unauthorized
Record Status	Displays the status of the record. The available options are: <ul style="list-style-type: none">• Open• Closed

1.9 IC Rate Code Maintenance

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

This topic contains the following subtopics:

- [Create IC Rate Code Maintenance](#)
This topic describes the systematic instructions to configure the IC rate code maintenance details.
- [View IC Rate Code Maintenance](#)
This topic describes the systematic instructions to view the list of configured rate code details.

1.9.1 Create IC Rate Code Maintenance

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


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

1. On **Home** screen, click **Interest and Charges**. Under **Interest and Charges**, click **IC Rate Code Maintenance**.
2. Under **IC Rate Code Maintenance**, click **Create IC Rate Code Maintenance**.

The **Create IC Rate Code Maintenance** screen displays.

Figure 1-20 Create IC Rate Code Maintenance

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

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

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

Table 1-20 Create IC Rate Code Maintenance - Field Description

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

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

The user can view the configured IC rate code maintenance using [View IC Rate Code Maintenance](#) screen.

1.9.2 View IC Rate Code Maintenance

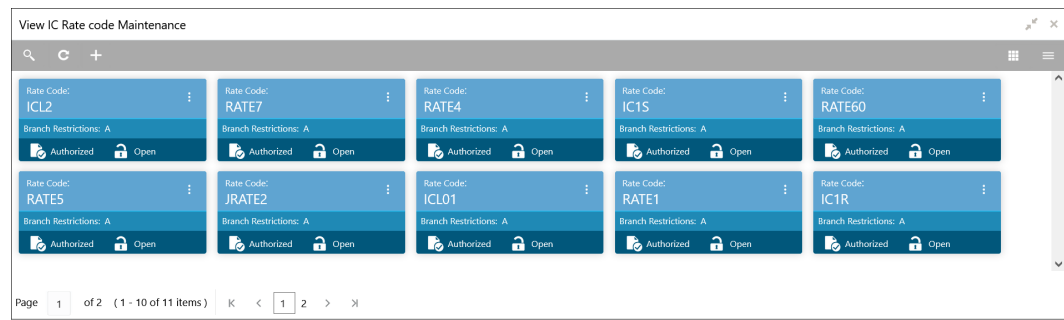
This topic describes the systematic instructions to view the list of configured rate code details.

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

1. On **Home** screen, click **Interest and Charges**. Under **Interest and Charges**, click **IC Rate Code Maintenance**.
2. Under **IC Rate Code Maintenance**, click **View IC Rate Code Maintenance**.

The **View IC Rate Code Maintenance** screen displays.

Figure 1-21 View IC Rate Code Maintenance



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

Table 1-21 View IC Rate Code Maintenance - Field Description

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

1.10 Rate Input Maintenance

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

This topic contains the following subtopics:

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

1.10.1 Create Rate Input Maintenance

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

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

1. On **Home** screen, click **Interest and Charges**. Under **Interest and Charges**, click **Rate Input Maintenance**.
2. Under **Rate Input Maintenance**, click **Create Rate Input Maintenance**.

The **Create Rate Input Maintenance** screen displays.

Figure 1-22 Create Rate Input Maintenance

	Effective Date	Rate	Open
<input type="checkbox"/>			

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

 **Note:**

The fields, which are marked with an asterisk, are mandatory.

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

Table 1-22 Create Rate Input Maintenance - Field Description

Field	Description
Branch Code	Click Search icon to view and select the branch code to maintain the IC rates for the rate code from the head office branch. The user can select the branch for which the attributes are being defined.
Rate code	Click Search icon to view and select the rate code for which the effective rates are being maintained. Each IC Rate Code is defined by an alphanumeric code. Effective rates are maintained for the rate code, which is then linked to a product. When a contract is processed, the rates maintained for the rate code (with the effective date) linked to the product will be applied on the contract, some of which can be changed. To recall, the IC Rate Codes are maintained in the IC Rate Code maintenance.
Currency Code	Click Search icon to view and select the currency code for which the rates are being maintained. In Rates Maintenance screen, the user define the rates for each rate code, branch and currency combination.
Effective Date	Select the effective date of a record on which a record takes effect. Each rate that you maintain for a Rate Code, Branch, and Currency combination should have an Effective Date associated with it.
Rate	Specify the rates for the selected IC rate code.
Open	Select the toggle whether it should be open or closed.

4. Click **+** to add rate details.
5. Click **-** to remove rate details.
6. Click **Save** to save the details.

The user can view the configured rate input maintenance using [View Rate Input Maintenance](#) screen.

1.10.2 View Rate Input Maintenance

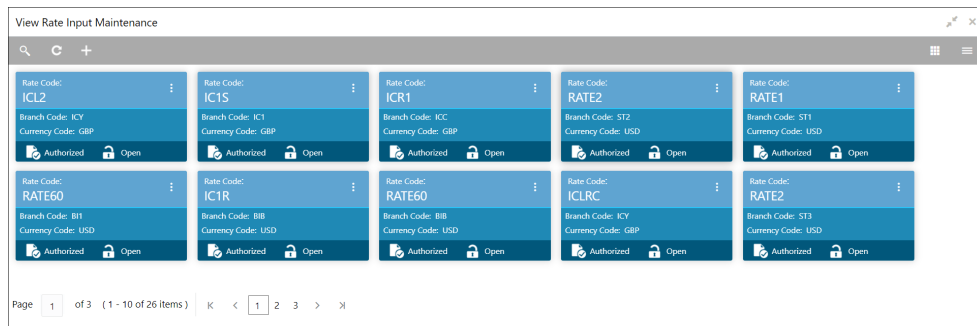
This topic describes the systematic instructions to view the list of configured rate input maintenance details.

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

1. On **Home** screen, click **Interest and Charges**. Under **Interest and Charges**, click **Rate Input Maintenance**.
2. Under **Rate Input Maintenance**, click **View Rate Input Maintenance**.

The **View Rate Input Maintenance** screen displays.

Figure 1-23 View Rate Input Maintenance



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

Table 1-23 View Rate Input Maintenance - Field Description

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

1.11 Period Code Maintenance

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

This topic contains the following subtopics:

- [Create Period Code Maintenance](#)
This topic describes the systematic instructions to configure the period code maintenance details.
- [View Period Code Maintenance](#)
This topic describes the systematic instructions to view the list of configured period code maintenance details.

1.11.1 Create Period Code Maintenance

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

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

1. On **Home** screen, click **Interest and Charges**. Under **Interest and Charges**, click **Period Code Maintenance**.
2. Under **Period Code Maintenance**, click **Create Period Code Maintenance**.

The **Create Period Code Maintenance** screen displays.

Figure 1-24 Create Period Code Maintenance

3. Specify the fields on **Create Period Code Maintenance** screen.

 **Note:**

The fields, which are marked with an asterisk, are mandatory.

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

Table 1-24 Create Period Code Maintenance - Field Description





Field	Description
Financial Cycle	<p>Specify the code for financial cycle. It acts as an identifier for the cycle. For example, while posting adjustments into a previous financial cycle, the user would identify the year through this code.</p> <p> Note:</p> <p>The value should be maximum of 9 characters and alphanumeric.</p>

Table 1-24 (Cont.) Create Period Code Maintenance - Field Description

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

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

The user can view the configured period code maintenance using [View Period Code Maintenance](#) screen.

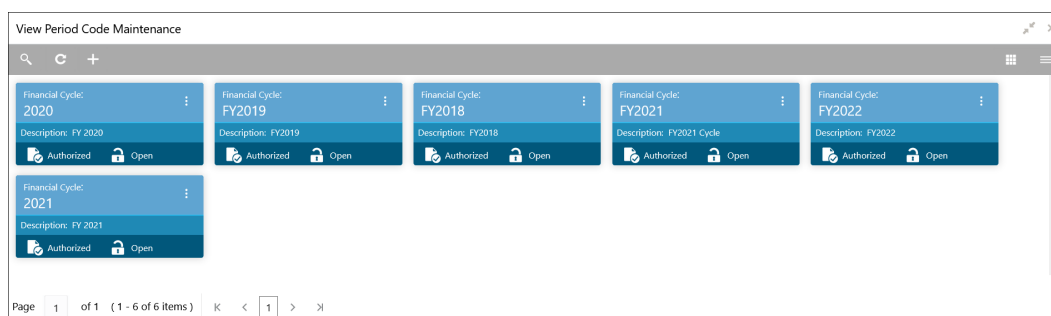
1.11.2 View Period Code Maintenance

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

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

- On **Home** screen, click **Interest and Charges**. Under **Interest and Charges**, click **Period Code Maintenance**.
- Under **Period Code Maintenance**, click **View Period Code Maintenance**.

The **View Period Code Maintenance** screen displays.

Figure 1-25 View Period Code Maintenance

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

Table 1-25 View Period Code Maintenance - Field Description

Field	Description
Financial Cycle	Displays the financial cycle year.
Description	Displays the description.
Authorization Status	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> • Authorized • Unauthorized
Record Status	Displays the status of the record. The available options are: <ul style="list-style-type: none"> • Open • Closed

1.12 Product UDE Limits

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

This topic contains the following subtopics:

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

1.12.1 Create Product UDE Limits

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

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

1. On **Home** screen, click **Interest and Charges**. Under **Interest and Charges**, click **Product UDE Limits**.
2. Under **Product UDE Limits**, click **Create Product UDE Limits**.

The **Create Product UDE Limits** screen displays.

Figure 1-26 Create Product UDE Limits

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

 **Note:**

The fields, which are marked with an asterisk, are mandatory.

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

Table 1-26 Create Product UDE Limits - Field Description

Field	Description
Product Code	Click Search icon to view and select the product code. Every product is linked to a rule. When the rule is built, the user identifies the UDEs needed to calculate interest or charges. The user do not give the UDE value. Because the rule can be linked to many products and apply a product to many account classes (for which interest or charge is calculated using the same method but which have different UDE values).
User Element	Click Search icon to view and select the user element for which the user want to maintain upper and lower limits.
Currency Code	Click Search icon to view and select the currency code. If the user select ALL as currency code, then the limits are applicable for all currencies.
Min Effective Value	Specify the minimum value for the user element and currency combination.
Max Effective Value	Specify the maximum value for the user element and currency combination.
Minimum Variance	Specify the minimum value of interest variance that can be maintained at account level for the given UDE and currency combination.

Table 1-26 (Cont.) Create Product UDE Limits - Field Description

Field	Description
Maximum Variance	<p>Specify the maximum value of interest variance that can be maintained at account level for the given UDE and currency combination. The value of Maximum Variance cannot be less than Minimum Variance.</p> <p>While creating an account, if the variance is specified at special condition level in the Variance field against a UDE, then that variance value is compared with the Minimum and Maximum variance maintained at the product level for the account currency.</p> <p>If the variance is below minimum variance and above maximum variance, the system displays an error message. The validation of minimum and maximum variance will be performed during creation, modification and reopening of the account.</p>

4. Click + to add the new user element limits.
5. Click - to remove the existing user element limits.
6. Click **Save** to save the details.

The user can view the configured product UDE limits using [View Product UDE Limits](#) screen.

1.12.2 View Product UDE Limits

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

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

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

The **View Product UDE Limits** screen displays.

Figure 1-27 View Product UDE Limits



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

Table 1-27 View Product UDE Limits - Field Description

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

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