

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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Contents

Preface

Purpose	v
Audience	v
List of Topics	v
Basic Actions	vi
Symbols and Icons	vii
Related Documents	ix

1 Interest and Charges Maintenance

1.1 Interest Rule Maintenance	1-2
1.1.1 Create Interest Rule Maintenance	1-2
1.1.2 View Interest Rule Maintenance	1-7
1.2 Product Maintenance	1-8
1.2.1 Create Product Maintenance	1-8
1.2.2 View Product Maintenance	1-11
1.3 IC Group Input	1-12
1.3.1 Create IC Group Input	1-13
1.3.2 View IC Group Input	1-14
1.4 IC Group Product Mapping Input	1-15
1.4.1 Create IC Group Product Mapping Input	1-15
1.4.2 View IC Group Product Mapping Input	1-16
1.5 Branch Parameters	1-17
1.5.1 Create Branch Parameters	1-18
1.5.2 View Branch Parameters	1-19
1.6 UDE Value Input	1-20
1.6.1 Create UDE Value Input	1-20
1.6.2 View UDE Value Input	1-22
1.7 IC Accounting Entry Maintenance	1-23
1.7.1 Create IC Accounting Entry Maintenance	1-24
1.7.2 View IC Accounting Entry Maintenance	1-26
1.8 Customer Interest Role to Head Mapping	1-27
1.8.1 Create Customer Interest Role to Head Mapping	1-27

1.8.2	View Customer Interest Role to Head Mapping	1-29
1.9	IC Rate Code Maintenance	1-30
1.9.1	Create IC Rate Code Maintenance	1-30
1.9.2	View IC Rate Code Maintenance	1-31
1.10	Rate Input Maintenance	1-32
1.10.1	Create Rate Input Maintenance	1-33
1.10.2	View Rate Input Maintenance	1-34
1.11	Period Code Maintenance	1-35
1.11.1	Create Period Code Maintenance	1-36
1.11.2	View Period Code Maintenance	1-37
1.12	Product UDE Limits	1-38
1.12.1	Create Product UDE Limits	1-39
1.12.2	View Product UDE Limits	1-40
1.13	Interest History	1-41
1.13.1	Interest History Query	1-41
1.14	Charge Product Preferences	1-42
1.14.1	Create Charge Product Preferences	1-43
1.14.2	View Charge Product Preferences	1-46
1.15	Account Destination Source Mapping	1-47
1.15.1	Create Account Destination Source Mapping	1-48
1.15.2	View Account Destination Source Mapping	1-49
1.16	External Handoff	1-50
1.16.1	External Handoff Processing	1-50
1.17	External Service Parameters	1-51
1.17.1	Create External Service Parameters	1-51
1.17.2	View External Service Parameters	1-52
1.18	IC Group Change	1-53
1.18.1	Create IC Group Change	1-54
1.18.2	View IC Group Change	1-55

Index

Preface

- [Purpose](#)
- [Audience](#)
- [List of Topics](#)
- [Basic Actions](#)
- [Symbols and Icons](#)
- [Related Documents](#)

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.

Basic Actions

The basic actions performed in the screens are as follows:

Table 3 Basic Actions

Actions	Description
Approve	Click Approve to approve the initiated record. <ul style="list-style-type: none"> This button is displayed once the user click Authorize.
Audit	Click Audit to view the maker details, checker details of the particular record. <ul style="list-style-type: none"> This button is displayed only for the records that are already created.
Authorize	Click Authorize to authorize the record created. A maker of the screen is not allowed to authorize the same. Only a checker can authorize a record. <ul style="list-style-type: none"> This button is displayed only for the already created records. For more information on the process, refer Authorization Process.
Cancel	Click Cancel to cancel the action performed.
Close	Click Close to close a record. This action is available only when a record is created.
Collapse All	Click Collapse All to hide the details in the sections. <ul style="list-style-type: none"> This button is displayed once the user click Compare.
Compare	Click Compare to view the comparison through the field values of old record and the current record. <ul style="list-style-type: none"> This button is displayed in the widget once the user click Authorize.
Confirm	Click Confirm to confirm the action performed.
Expand All	Click Expand All to expand and view all the details in the sections. <ul style="list-style-type: none"> This button is displayed once the user click Compare.
New	Click New to add a new record. The system displays a new record to specify the required data. The fields marked with asterisk are mandatory. <ul style="list-style-type: none"> This button is displayed only for the records that are already created.
OK	Click OK to confirm the details in the screen.
Save	Click Save to save the details entered or selected in the screen.
Unlock	Click Unlock to update the details of an existing record. The system displays an existing record in editable mode. <ul style="list-style-type: none"> This button is displayed only for the records that are already created.
View	Click View to view the details in a particular modification stage. <ul style="list-style-type: none"> This button is displayed in the widget once the user click Authorize.
View Difference only	Click View Difference only to view a comparison through the field element values of old record and the current record, which has undergone changes. <ul style="list-style-type: none"> This button is displayed once the user click Compare.

Symbols and Icons

This guide has the following list of symbols and icons.

Table 4 Symbols and Icons - Common










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

Table 4 (Cont.) Symbols and Icons - Common

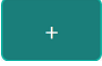



Symbol/Icon	Function
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar
	Alerts

Table 5 Symbols and Icons – Audit Details






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

Table 6 Symbols and Icons - Widget







Symbol/Icon	Function
	Open status
	Unauthorized status

Table 6 (Cont.) Symbols and Icons - Widget

Symbol/Icon	Function
	Closed status
	Authorized status
	Rejected status
	Modification Number

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.
- [Interest History](#)
This topic provides the information about the interest history for an account of the branch.

- [Charge Product Preferences](#)
This topic provides the information to configure and maintain the charge product preferences.
- [Account Destination Source Mapping](#)
This topic provides the information to configure and maintain the account destination source mapping.
- [External Handoff](#)
This topic provides the information to configure and maintain the external handoff.
- [External Service Parameters](#)
This topic provides the information to configure and maintain the external service parameters.
- [IC Group Change](#)
This topic provides the information to configure and maintain the IC group change.

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.

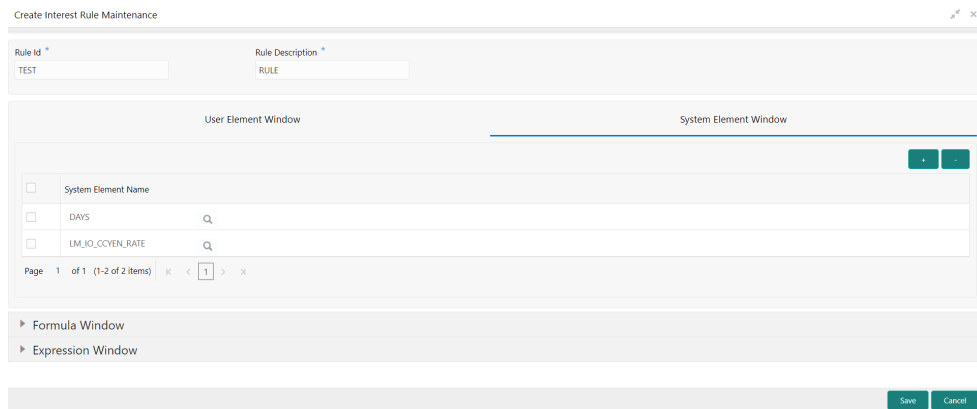
A UDE as a number is typically used for a Rule where interest is defined based on the number of transactions. A UDE under this category can also be used to store a numerical value that may be used in a formula. For example, in the formula you would like to multiply an intermediate result with a certain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

The screenshot shows a web interface titled "Formula Window". It features a table with the following columns: Formula Type, Formula No, Accruals Required, Rounding Required, Book Flag, Days In A Month, Periodicity, and Days In A Year. There are two rows of data: "Credit Formula" and "Debit Formula". Each row has a checkbox, a dropdown menu for Formula Type, an empty text field for Formula No, and two toggle switches for Accruals Required and Rounding Required. The Book Flag column has dropdown menus with "Booked" and "Unbooked" options. The Days In A Month and Days In A Year columns have dropdown menus with "Actual" options. The Periodicity column has a dropdown menu with "Daily" options. At the bottom, there is a pagination bar showing "Page 1 of 1 (1-2 of 2 items)" and navigation arrows.

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

Table 1-3 (Cont.) Formula Window - Field Description

Field	Description
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



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.

- 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

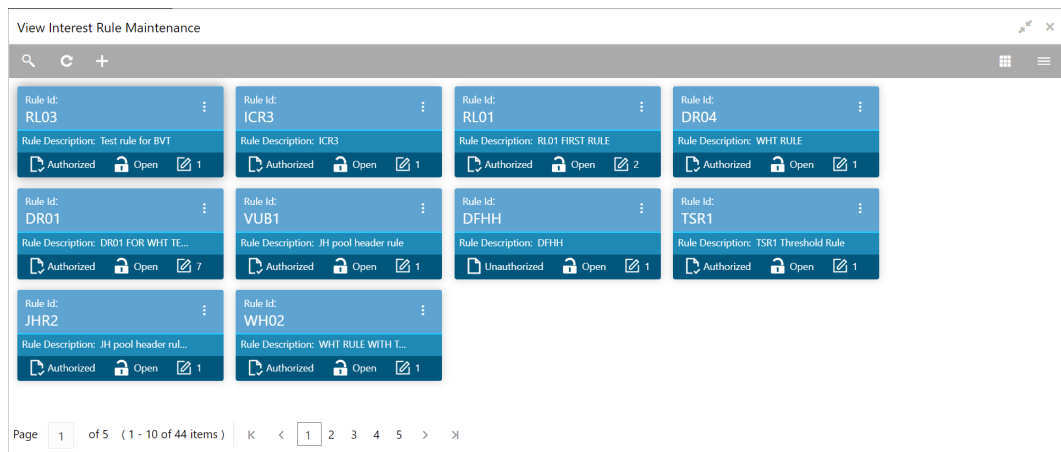
This topic describes the systematic instructions to view the list of configured interest rule details.

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

- On **Home** screen, click **Interest and Charges**. Under **Interest and Charges**, click **Interest Rule Maintenance**.
- 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 Rejected Unauthorized
Record Status	Displays the status of the record. The available options are: <ul style="list-style-type: none"> Open Closed

Table 1-5 (Cont.) View Interest Rule Maintenance - Field Description

Field	Description
Modification Number	Displays the number of modification performed on the record.

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**.
2. Under **Product Maintenance**, click **Create Product Maintenance**.

The **Create Product Maintenance** screen displays.

Figure 1-6 Create Product Maintenance

3. 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.
Accrual	While building a formula (for the rule to link the product), the interest amount will be accrued for all the accounts linked to the product if the interest is indicated as the result of the formula. While defining the preferences for this product, the user can choose to pass the accrual entries in the following manner: <ul style="list-style-type: none"> • Pass an accrual entry for each account • Consolidate the interest to be accrued (for individual accounts) and track it against the product. If the user choose the latter option, the cumulative value of all the accruals (for accounts linked to the product) will be passed as a single accounting entry.
Product Level	Select this toggle to accrue interest at the 'Product Level', the accrued interest for all the accounts linked to the product will be consolidated and a single entry posted for the product. If the user choose to accrue the interest for each account linked to the product, an accrual entry will be posted for each account individually. The account for which the accrual entry is passed will be shown when the user retrieve information about an entry. The details of accruals for each account will be available in the Accrual Control Journal, a report generated whenever accruals are performed as part of end-of-cycle processing.
Accrual day	Specify the day of the month on which the accruals have to be carried out for a non-daily accrual frequency. For example, If the Accrual Day is specified as 25, the automatic accrual will be on the 25th day of the months, as per the frequency.

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

Field	Description
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. 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>
Start from Account Opening	<p>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.</p>
Liquidation at Month End	<p>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.</p>
Liquidation before Month End	<p>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.</p>

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

Field	Description
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.
Back Value Recalculation	Select the interest recalculation required for all the accounts associated with this product. The available options are: <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	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.

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

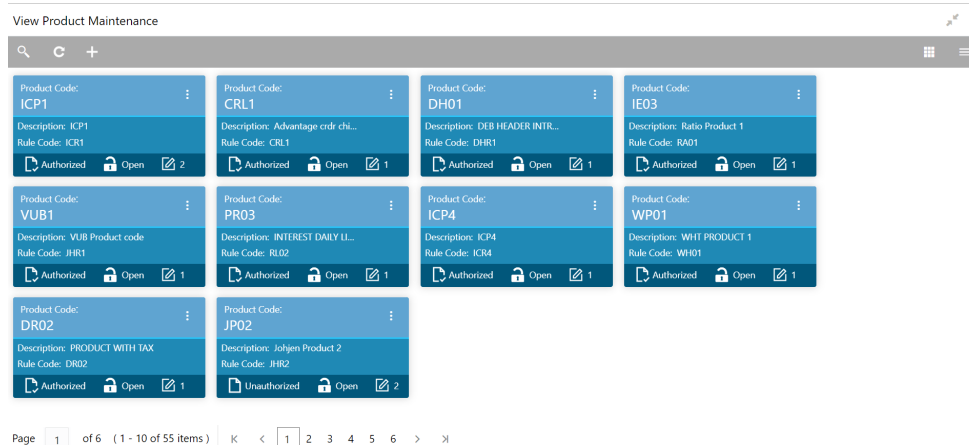
This topic describes the systematic instructions to view the list of configured Product Maintenance details.

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

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.

Table 1-8 (Cont.) Create IC Group Input - Field Description

Field	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.

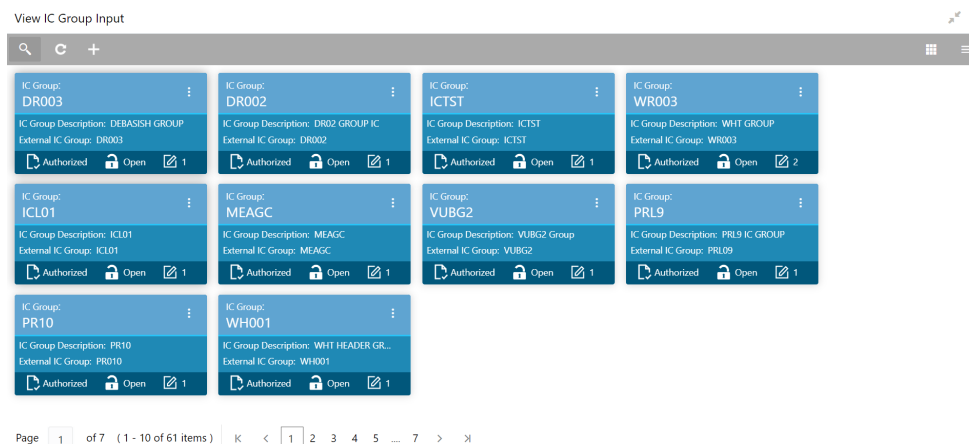
1.3.2 View IC Group Input

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.

Table 1-9 (Cont.) View Group 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• Rejected• Unauthorized
Record Status	Displays the status of the record. The available options are: <ul style="list-style-type: none">• Open• Closed
Modification Number	Displays the number of modification performed on the record.

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.
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

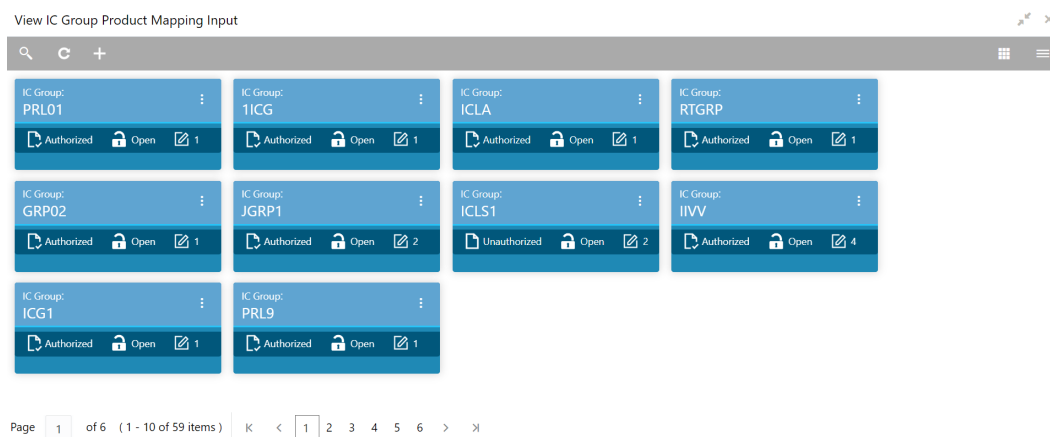
This topic describes the systematic instructions to view the configured IC group product mapping input details.

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**.

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

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.

- 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

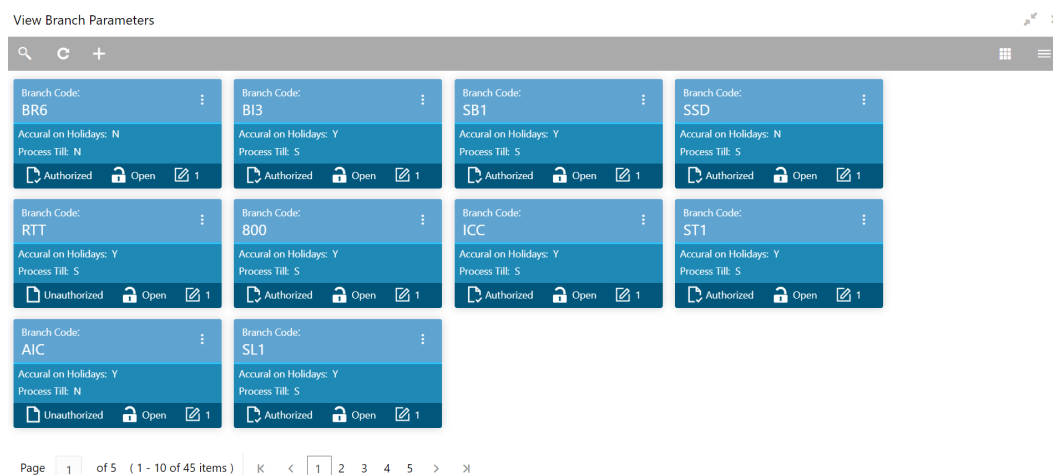
This topic describes the systematic instructions to view the list of configured branch parameters.

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

- On **Home** screen, click **Interest and Charges**. Under **Interest and Charges**, click **Branch Parameters**.
- 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 • Rejected • Unauthorized

Table 1-13 (Cont.) View Branch Parameters - Field Description

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

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.
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

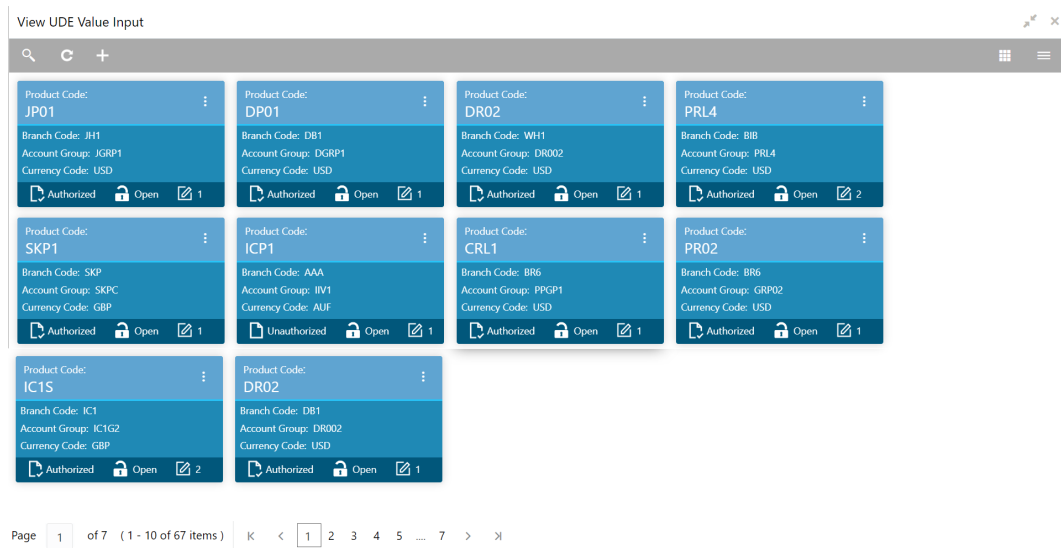
This topic describes the systematic instructions to view the list of configured UDE value input details.

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

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.

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

Field	Description
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>
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

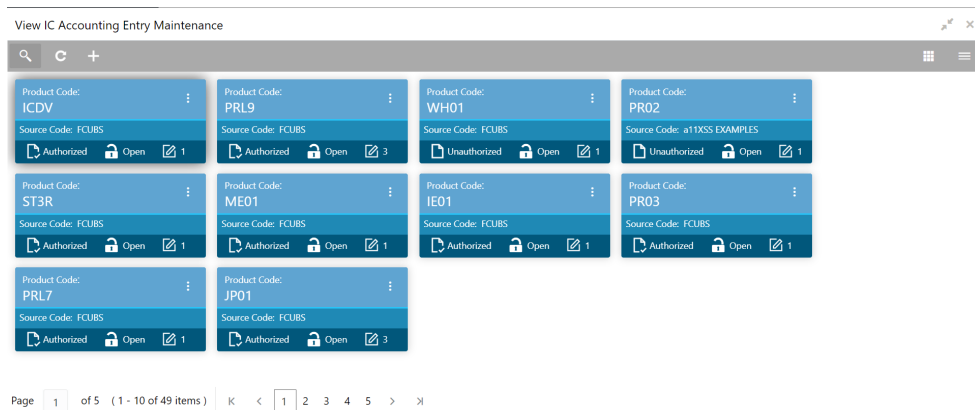
This topic describes the systematic instructions to view the list of configured accounting entry maintenance.

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 • Rejected • Unauthorized

Table 1-17 (Cont.) View IC Accounting Entry Maintenance - Field Description

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

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**.
2. 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

3. 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.
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>
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

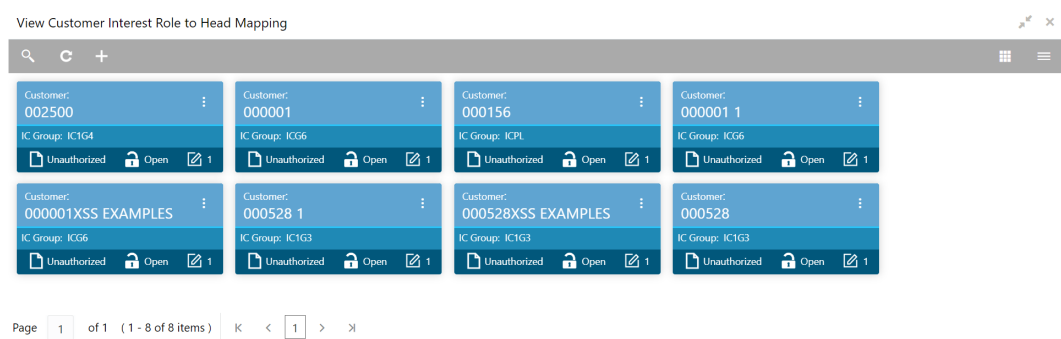
This topic describes the systematic instructions to view the list of configured customer interest role to head mapping.

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

Table 1-19 (Cont.) View Customer Interest Role to Head Mapping - Field Description

Field	Description
Modification Number	Displays the number of modification performed on the record.

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

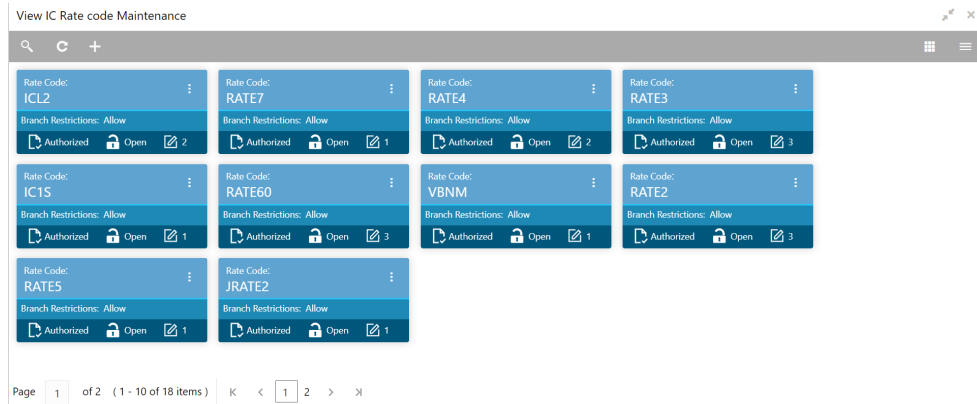
This topic describes the systematic instructions to view the list of configured rate code details.

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

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

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.

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

Field	Description
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

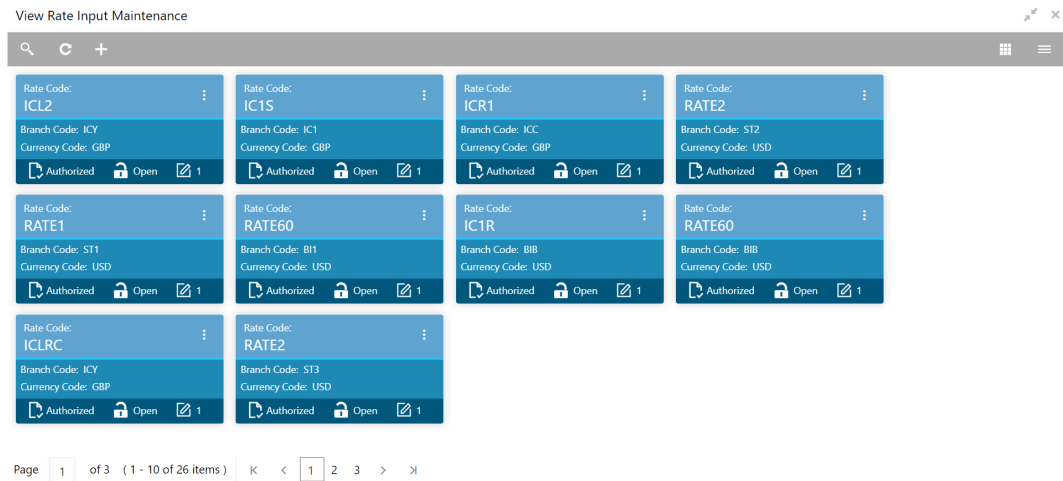
This topic describes the systematic instructions to view the list of configured rate input maintenance details.

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

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

Period Code	Start Date	End Date
No data to display.		





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: The value should be maximum of 9 characters and alphanumeric.</p>
Description	<p>Specify the description for the financial cycle.</p> <p> Note: The value should be maximum of 35 characters and alphanumeric.</p>
Date Range	Select the first day and last day of the financial cycle.
Period Code	<p>Specify the period code that identifies the accounting period.</p> <p> Note: The value should be maximum of 3 characters and alphanumeric.</p>
Start Date	Select the start date of the corresponding period.
End Date	<p>Select the end date of the corresponding period.</p> <p> Note: The end date of a period should be always on a month end.</p>

- 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

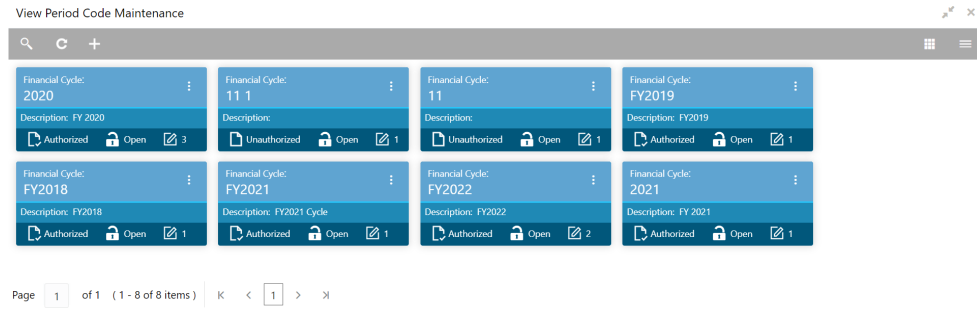
This topic describes the systematic instructions to view the list of configured period code maintenance details.

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

1. On **Home** screen, click **Interest and Charges**. Under **Interest and Charges**, click **Period Code Maintenance**.
2. 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 • Rejected • Closed
Modification Number	Displays the number of modification performed on the record.

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.

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

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

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

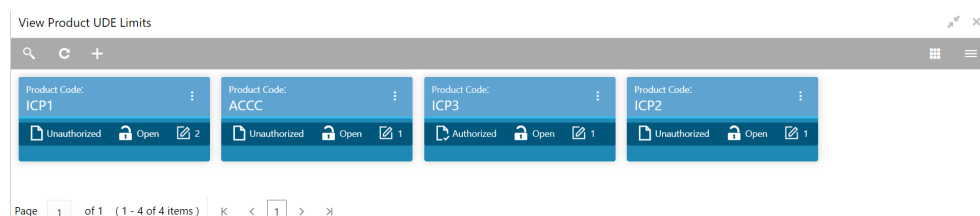
This topic describes the systematic instructions to view the list of configured product UDE limits.

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

1.13 Interest History

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

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

This topic contains the following subtopics:

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

1.13.1 Interest History Query

This topic describes the systematic instructions to display the interest history query 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 History**.
2. Under **Interest History**, click **Interest History Query**.

The **Interest History Query** screen displays.

Figure 1-28 Interest History Query

Interest History Query

Branch Code * Account Number * Date Range

Search Clear

Interest Details

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

Page 1 (0 of 0 items) < 1 >

- Specify the fields on **Interest History Query** screen.

 **Note:**

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

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

Table 1-28 Interest History Query - Field Description

Field	Description
Branch Code	Specify the branch code.
Account Number	Specify the account number.
Date Range	Specify the date range for which interest history details are required.

- Click the **Search** button.

The **Interest Details** screen displays the interest history details.
For more information on fields, refer to the field description table.

Table 1-29 Interest Details - Field Description

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

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

1.14 Charge Product Preferences

This topic provides the information to configure and maintain the charge product preferences.

Charge Product Preferences is a screen for maintaining charge preferences for a particular product. Based on the parameters set on the screen, the charge will be collected from the account. In the Charge Product Preferences screen, you can link a product to an account class, you can also specify different charge values for each account class and currency combination. When defining your preferences for a Charge product, you can opt to levy the charge on the basis of either slab/tier.Periodicity,

Charge Tracking Preferences, Account Details, and Amount Details can be given on the screen.

This topic contains the following subtopics:

- [Create Charge Product Preferences](#)
This topic describes the systematic instructions to create charge product preferences.
- [View Charge Product Preferences](#)
This topic describes the systematic instructions to view charge product preferences.

1.14.1 Create Charge Product Preferences

This topic describes the systematic instructions to create charge product preferences.

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

1. On **Home** Screen, click **Interest and Charges**. Under **Interest and Charges**, click **Charge Product Preferences**.
2. Under **Charge Product Preferences**, click **Create Charge Product Preferences**.
The **Create Charge Product Preferences** screen displays.

Figure 1-29 Create Charge Product Preferences

The screenshot shows the 'Create Charge Product Preferences' form. It is divided into several sections:

- Product Information:** Product Code (IC01), Product Description (IC PRODUCT1), and Interest Start - End Date.
- Configuration:** Currency, Slab/Tier (Tier), Periodicity (Daily), and Liquidation Month (None).
- Preferences:** Charge Tracking Preferences (Part Debit/Part Waive), Liquidation Preferences for Tracked Charges (Partial), and Receivable General Ledger.
- Account Details Table:**

<input type="checkbox"/>	Account Group	Currency	Maximum Amount	Minimum Amount	Free Items
No data to display.					
- Amount Details Table:**

<input type="checkbox"/>	Slab Amount	Charge Amount	Charge Rate	Floor Basis Amount	Floor Amount
No data to display.					

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

3. Specify the fields on **Create Charge Product Preferences** screen.

Note:

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

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

Table 1-30 Create Charge Product Preferences - Field Description

Field	Description
Product Code	Click Search icon and select the product code for which you are defining preferences. Product Maintained in the Product Maintenance screen is available in the LOV.
Product Description	Specify the description of the product. This description is associated with the product for information retrieval purposes.
Interest Start Date	Select the interest start date for the accounts associated with the product.
Interest End Date	Select the interest end date for the accounts associated with the product.
Currency	Click Search icon and select the Currency. The charges are consolidated in the currency defined for the selected consolidated charge product and this currency is displayed on the screen.
Slab/Tier	Select the type of the charge product from the drop-down list. The available options are: <ul style="list-style-type: none"> • Slab • Tier You can choose to levy the charge based on either slab/tier. It shows whether you would levy the charge on tier or slab structures
Periodicity	Select the type of periodicity from the drop-down list. The available options are: <ul style="list-style-type: none"> • Daily • Periodic This periodicity with which you would levy the charge (and for a non-monthly cycle, the month from which you would like to begin liquidation).
Liquidation Month	Select the month of liquidation from the drop-down list.

Table 1-30 (Cont.) Create Charge Product Preferences - Field Description

Field	Description
Charge Tracking Preferences	<p>Select charge tracking preference from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Part Debit/Part Waive - If your account does not have an amount sufficient to collect the full charge, then the system collects the available amount and waives off the remaining amount. • Part Debit/Part Track - If your account does not have an amount sufficient to collect the full charge, then the system collects the available amount and tracks the remaining amount. • Full Waive - If your account does not have sufficient balance, then the system waives off the full charge amount. • Full Track - If your account does not have sufficient balance to cover the charge, then the system tracks the entire amount as receivable. • Force Debit - The system debits the charge amount forcefully from your account. If the amount available in the account is not sufficient, then force debit results in negative balance. • Not Required - Select if charge for tracking is not preferred.
Liquidation Preferences for Tracked Charges	<p>Select liquidation preference for tracked charges from the drop-down list. The options available are:</p> <ul style="list-style-type: none"> • Partial - If selected, the system liquidates the tracked charge amounts partially during EO only if part amount is available in the account. • Full - If selected, the system tries to liquidate the individual tracked charge amount fully during EOD. If only part amount is available in the account, system will not try to collect the part amount
Receivable General Ledger	<p>Click Search icon to view and select the receivable general ledger only for products linked to rules having debit formulae. This is applicable only for the debit interest and charges on the account calculated through the IC module. Refer the Daily Processing of Interest and Charges for information on End of Day processing for Debiting Receivable GL.</p> <p>Before applying charges on personal current accounts, you can choose to notify your customers through Charge Notification messages. In the interim period charges are debited from a Receivable before actually debiting the customer account. While specifying preferences for Charge products, you can identify the Receivable GL which is to be used for storing charges on a temporary basis. Charge notification preferences are specified for an account class through the Account Class Maintenance screen.</p>
Account Group	<p>Click Search icon and select the interest limit account group created in the account group.</p>

Table 1-30 (Cont.) Create Charge Product Preferences - Field Description

Field	Description
Currency	Click Search icon and select the Currency. The charges are consolidated in the currency defined for the selected consolidated charge product and this currency is displayed on the screen.
Maximum Amount	Specify the charge amount range representing the maximum that can be applied for the account.
Minimum Amount	Specify the charge amount range representing the minimum that can be applied for the account.
Free Items	Specify the number of items on which you would not like to levy charges as Free Items . If the items exceed the value that you specify here, a charge would apply. You would specify an amount as a Free Item in case you identified the Charge Basis for the product as Turnover .
Slab Amount	Specify the slab amount maintained for the product should be same as minimum charge amount.
Charge Amount	Specify the charge amount.
Charge Rate	Specify the charge rate.
Floor Basis Amount	Specify the floor basis amount.
Floor Amount	Specify the floor amount.

4. Click + to add the account and amount details.
5. Click - to remove the existing account and amount details.
6. Click **Save** to save the details.

The user can view the configured charge product preferences using [View Charge Product Preferences](#) screen.

1.14.2 View Charge Product Preferences

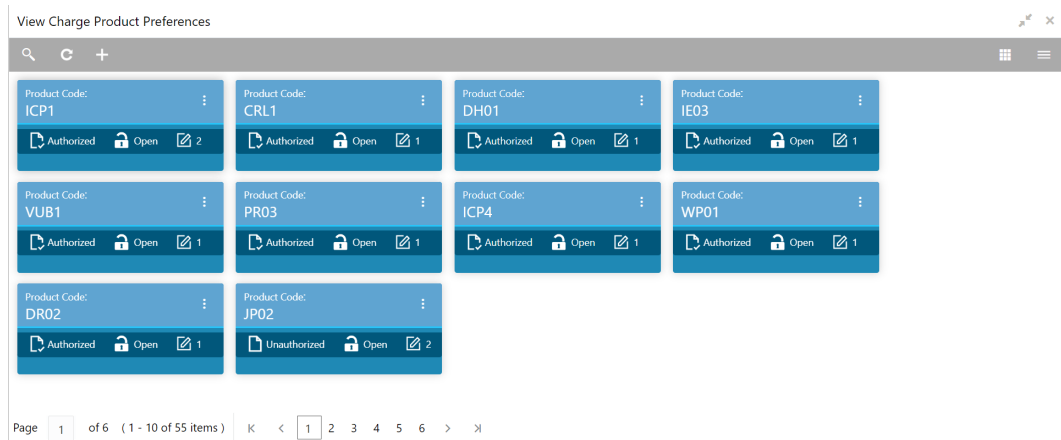
This topic describes the systematic instructions to view charge product preferences.

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

1. On **Home** Screen, click **Interest and Charges**. Under **Interest and Charges** , click **Charge Product Preferences**.
2. Under **Charge Product Preferences**, click **View Charge Product Preferences**.

The **View Charge Product Preferences** screen displays.

Figure 1-30 View Charge Product Preferences



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

Table 1-31 View Charge Product Preferences - Field Description

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

1.15 Account Destination Source Mapping

This topic provides the information to configure and maintain the account destination source mapping.

Handoff of source code to destination source code can be maintained using the Account Destination Source Mapping screen.

This topic contains the following subtopics:

- [Create Account Destination Source Mapping](#)
This topic describes the systematic instructions to create account destination source mapping.
- [View Account Destination Source Mapping](#)
This topic describes the systematic instructions to view account destination source mapping.

1.15.1 Create Account Destination Source Mapping

This topic describes the systematic instructions to create account destination source mapping.

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

1. On **Home** Screen, click **Interest and Charges**. Under **Interest and Charges** , click **Account Destination Source Mapping**.
2. Under **Account Destination Source Mapping**, click **Create Account Destination Source Mapping**.

The **Create Account Destination Source Mapping** screen displays.

Figure 1-31 Create Account Destination Source Mapping

3. Specify the fields on **Create Account Destination Source 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 1-32 Create Account Destination Source Mapping - Field Description

Field	Description
Source Code	Specify the source code for which handoff is to be done.
Branch Code	Specify the branch code for which handoff is to be done.
Account Number	Specify the account number.
Destination Source Code	Specify the destination source code, so that destination code can be mapped to source code.
Handoff Type	Select the handoff type as Limits or Accounting .

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

The user can view the configured account destination source mapping using **View Account Destination Source Mapping** screen.

1.15.2 View Account Destination Source Mapping

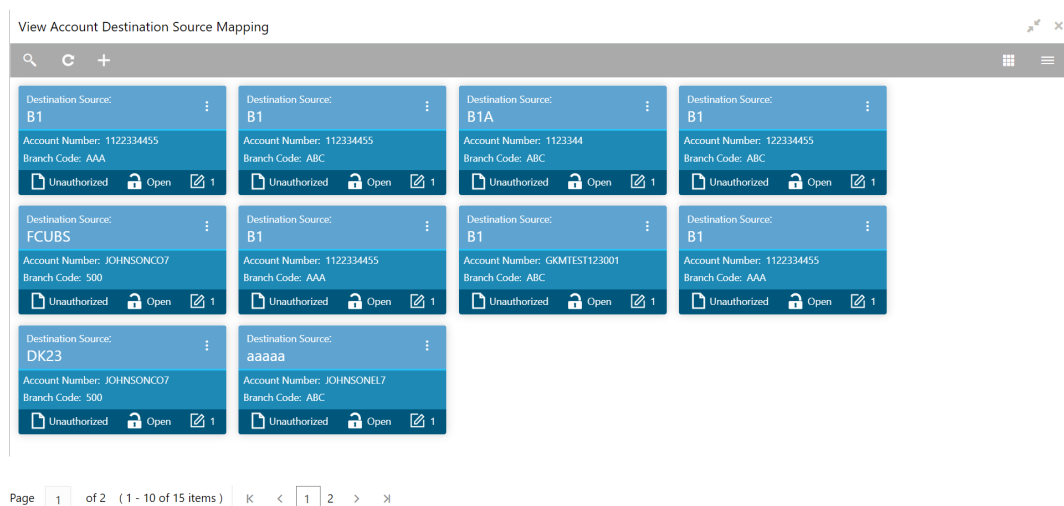
This topic describes the systematic instructions to view account destination source mapping.

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

1. On **Home** Screen, click **Interest and Charges**. Under **Interest and Charges** , click **Account Destination Source Mapping**.
2. Under **Account Destination Source Mapping**, click **View Account Destination Source Mapping**.

The **View Account Destination Source Mapping** screen displays.

Figure 1-32 View Account Destination Source Mapping



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

Table 1-33 View Account Destination Source Mapping - Field Description

Field	Description
Destination Source Code	Displays the destination source code.
Account Number	Displays the account number.
Branch Code	Displays the branch code.
Authorization Status	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized

Table 1-33 (Cont.) View Account Destination Source Mapping - Field Description

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

1.16 External Handoff

This topic provides the information to configure and maintain the external handoff.

The Users can perform handoff post EOD using the External Handoff Processing screen. The Handoff is done through API. By executing handoff GL entries like accruals will be posted to the GL source system.

This topic contains the following subtopics:

- [External Handoff Processing](#)
This topic describes the systematic instructions to execute external handoff processing.

1.16.1 External Handoff Processing

This topic describes the systematic instructions to execute external handoff processing.

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

1. On **Home** Screen, click **Interest and Charges**. Under **Interest and Charges** , click **External Handoff**.
2. Under **External Handoff**, click **External Handoff Processing**.

The **External Handoff Processing** screen displays.

Figure 1-33 External Handoff Processing

The screenshot shows a web interface titled "External Handoff Processing". It features two input fields: "Batch Name" and "Branch Code", both marked with an asterisk to indicate they are mandatory. Each field has a search icon (magnifying glass) to its right. To the right of the "Branch Code" field is a green button labeled "Execute".

3. Specify the fields on **External Handoff Processing** screen.

Note:

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

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

Table 1-34 External Handoff Processing - Field Description

Field	Description
Batch Name	Specify the batch name.
Branch Code	Specify the branch code.

4. Click **Execute** button.

The GL entries like accruals will be posted to the GL source system.

1.17 External Service Parameters

This topic provides the information to configure and maintain the external service parameters.

This screen is used to maintain external services and external handoff-related parameters.

This topic contains the following subtopics:

- [Create External Service Parameters](#)
This topic describes the systematic instructions to create external service parameters.
- [View External Service Parameters](#)
This topic describes the systematic instructions to view account destination source mapping.

1.17.1 Create External Service Parameters

This topic describes the systematic instructions to create external service parameters.

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

1. On **Home** Screen, click **Interest and Charges**. Under **Interest and Charges**, click **External Service Parameters**.
2. Under **External Service Parameters**, click **Create External Service Parameters**.

The **Create External Service Parameters** screen displays.

Figure 1-34 Create External Service Parameters

3. Specify the fields on **Create External Service 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 1-35 Create External Service Parameters - Field Description

Field	Description
External System	Specify the external system.
External System User ID	Specify the external system user ID.
Application ID	Specify the application ID.
Service Name	Specify the service name.
Operation Code	Specify the operation code.
Type	Select the type as Webservice or Rest .
WS Endpoint Url	Specify the URL, if webservice is selected.
Rest Context	Specify the context, if rest is selected.
Rest IP	Specify the IP, if rest is selected.
Rest Pattern	Specify the pattern, if rest is selected.
Rest Port	Specify the port, if rest is selected.

4. Click + to add the external service details..
5. Click - to remove the existing external service details.
6. Click **Save** to save the details.

The user can view the configured external service parameters using [View External Service Parameters](#) screen.

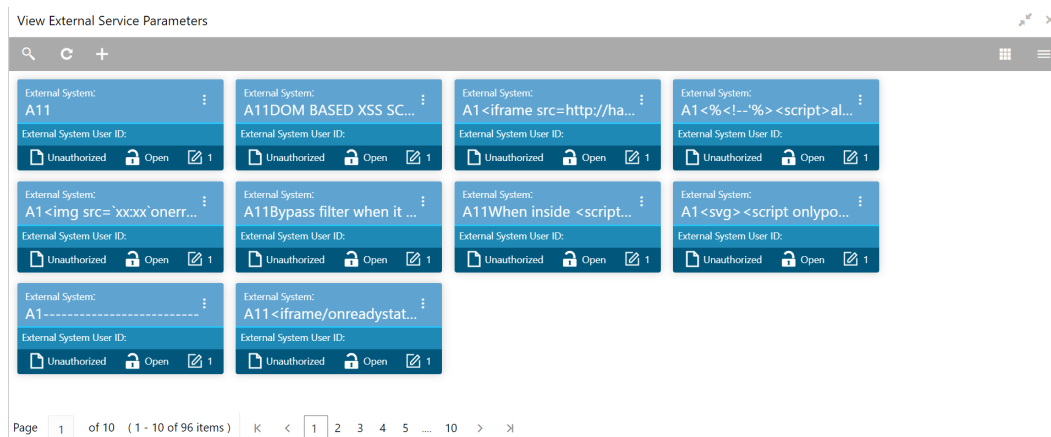
1.17.2 View External Service Parameters

This topic describes the systematic instructions to view account destination source mapping.

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

1. On **Home** Screen, click **Interest and Charges**. Under **Interest and Charges** , click **External Service Parameters**.
2. Under **External Service Parameters**, click **View External Service Parameters**.

The **View External Service Parameters** screen displays.

Figure 1-35 View External Service Parameters

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

Table 1-36 View External Service Parameters - Field Description

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

1.18 IC Group Change

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

IC Group Change screen is used for changing the Current Account Group of the Account to another Account Group. It changes the Interest Product of the account and further interest will be calculated for the account based on the new product linked. The Group change will be effective from the date given in the effective date field.

This topic contains the following subtopics:

- [Create IC Group Change](#)
This topic describes the systematic instructions to create IC group change.
- [View IC Group Change](#)
This topic describes the systematic instructions to view IC group change.

1.18.1 Create IC Group Change

This topic describes the systematic instructions to create IC group change.

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 Change**.
2. Under **IC Group Change**, click **Create IC Group Change**.

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

Figure 1-36 Create IC Group Change

3. Specify the fields on **Create IC Group Change** screen.

 **Note:**

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

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

Table 1-37 Create IC Group Change - Field Description

Field	Description
Current IC Group	Specify the current IC group.
New IC Group	Specify the new IC group.
Effective Date	Specify the effective date for the IC group change.
Account Branch	Specify the account branch.
Account Currency	Specify the account currency.
Account	Specify the account.

Table 1-37 (Cont.) Create IC Group Change - Field Description

Field	Description
Interest Settlement Mode	Select the interest settlement mode from the drop-down list. The list contains the following values: <ul style="list-style-type: none"> • Reverse Till Date Accruals • Liquidate to Book Account • Liquidate to Different Account • Liquidate to GL
Interest Booking GL	Click the Search icon and select the interest booking GL.

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

The user can view the configured IC group changes using [View IC Group Change](#) screen.

1.18.2 View IC Group Change

This topic describes the systematic instructions to view IC group change.

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 Change**.
2. Under **IC Group Change**, click **View IC Group Change**.

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

Figure 1-37 View IC Group Change

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

Table 1-38 View IC Group Change - Field Description

Field	Description
Current IC Group	Displays the current IC group.
New IC Group	Displays the new IC group.
Authorization Status	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized

Table 1-38 (Cont.) View IC Group Change - Field Description

Field	Description
Record Status	Displays the status of the record. The available options are: <ul style="list-style-type: none"><li data-bbox="735 359 846 386">• Open<li data-bbox="735 390 862 417">• Closed
Modification Number	Displays the number of modification performed on the record.

Index

A

Account Destination Source Mapping, [1-47](#)

B

Branch Parameters, [1-17](#)

C

Charge Product Preferences, [1-42](#)

Create Account Destination Source Mapping, [1-48](#)

Create Branch Parameters, [1-18](#)

Create Charge Product Preferences, [1-43](#)

Create Customer Interest Role to Head Mapping, [1-27](#)

Create External Service Parameters, [1-51](#)

Create IC Accounting Entry Maintenance, [1-24](#)

Create IC Group Change, [1-54](#)

Create IC Group Input, [1-13](#)

Create IC Group Product Mapping Input, [1-15](#)

Create IC Rate Code Maintenance, [1-30](#)

Create Interest Rule Maintenance, [1-2](#)

Create Period Code Maintenance, [1-36](#)

Create Product Maintenance, [1-8](#)

Create Product UDE Limits, [1-39](#)

Create Rate Input Maintenance, [1-33](#)

Create UDE Value Input, [1-20](#)

Customer Interest Role to Head Mapping, [1-27](#)

E

External Handoff, [1-50](#)

External Handoff Processing, [1-50](#)

External Service Parameters, [1-51](#)

I

IC Accounting Entry Maintenance, [1-23](#)

IC Group Change, [1-53](#), [1-55](#)

IC Group Input, [1-12](#)

IC Group Product Mapping Input, [1-15](#)

IC Rate Code Maintenance, [1-30](#)

Interest History, [1-41](#)

Interest History Query, [1-41](#)

Interest Rule Maintenance, [1-2](#)

P

Period Code Maintenance, [1-35](#)

Product Maintenance, [1-8](#)

Product UDE Limits, [1-38](#)

R

Rate Input Maintenance, [1-32](#)

U

UDE Value Input, [1-20](#)

V

View Account Destination Source Mapping, [1-49](#)

View Branch Parameters, [1-19](#)

View Charge Product Preferences, [1-46](#)

View Customer Interest Role to Head Mapping, [1-29](#)

View External Service Parameters, [1-52](#)

View IC Accounting Entry Maintenance, [1-26](#)

View IC Group Input, [1-14](#)

View IC Group Product Mapping Input, [1-16](#)

View IC Rate Code Maintenance, [1-31](#)

View Interest Rule Maintenance, [1-7](#)

View Period Code Maintenance, [1-37](#)

View Product Maintenance, [1-11](#)

View Product UDE Limits, [1-40](#)

View Rate Input Maintenance, [1-34](#)

View UDE Value Input, [1-22](#)