

Oracle® Banking Supply Chain Finance Integration Guide



Release 14.7.2.0.0
F91440-01
Nov 2023

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

ORACLE®

F91440-01

Copyright © 2020, 2024, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

Preface

Purpose	iv
Audience	iv
Documentation Accessibility	v
Diversity and Inclusion	v
Related Resources	v
Conventions	v
Acronyms and Abbreviations	v

1 Oracle Banking Corporate Lending

2 Oracle Banking Enterprise Limits and Collateral Management

3 Oracle Banking FLEXCUBE Universal Banking

4 Oracle Banking Virtual Account Management

5 Oracle Banking Payments

6 Oracle Banking Cash Management

Index

Preface

- [Purpose](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Diversity and Inclusion](#)
- [Related Resources](#)
- [Conventions](#)
- [Acronyms and Abbreviations](#)

Purpose

This guide is designed to help acquaint you with the integration among the following Oracle FLEXCUBE products namely;

- Oracle Banking Corporate Lending
- Oracle Banking Enterprise Limits and Collateral Management
- Oracle FLEXCUBE Universal Banking
- Oracle Banking Virtual Account Management
- Oracle Banking Payments
- Oracle Banking Cash Management

Audience

This guide is primarily intended for the following user/user roles:

Table 1 Audience

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

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Related Resources

For more information, refer to the following resources:

- Oracle® Banking Supply Chain Finance User Guides
- Oracle® Banking Supply Chain Finance Installation Guides

Conventions

The following text conventions are used in this document:

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

Acronyms and Abbreviations

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

Table 2 Acronyms and Abbreviations

Abbreviation	Description
OBCL	Oracle Banking Corporate Lending
ELCM	Oracle Banking Enterprise Limits and Collateral Management
FCUBS	Oracle Banking FLEXCUBE Universal Banking
OBSCF	Oracle Banking Supply Chain Finance
OBVAM	Oracle Banking Virtual Account Management
OBCM	Oracle Banking Cash Management
API	Application Programming Interface
EOD	End of Day
NPA	Non-Performing Asset
EFT	Electronic Funds Transfer
ECA	External Credit Approval

1

Oracle Banking Corporate Lending

This topic provides the integration touch points of Oracle Banking Corporate Lending with Oracle Banking Supply Chain Finance.

The following table describes the details of the integration touch points.

Table 1-1 Integration Touch Points

Integration Touch Point	Stage in OBSCF	Purpose	Mandatory Request Parameters	Mandatory Response Parameters
Product Mapping	Day0 Set Up	Used in invoking API of Loan Processor during Transaction Processing	-	-
Get Interest Details	Master Maintenance - Preferential Pricing	Used to get Interest Parameters which would be overridden by the user maintaining Preferential pricing for a Customer, program, Product etc. in OBSCF	Product Code	Interest Type (Front Ended/Rear Ended)
	Processing - Finance Workflow	Used to get Interest Parameters during Transaction Processing if no set up of Preferential pricing is available, User can override these parameters and these parameters are sent to Loan processor during Loan Creation	-	<ul style="list-style-type: none"> • Interest Rate Type (Floating/ Fixed) • Interest Rate Code (in case of Floating) • Interest Rate (with slabs if applicable) • Spread if any (with +ve, -ve indicator) • Rate Reset Details (with Floating Rate)

Table 1-1 (Cont.) Integration Touch Points

Integration Touch Point	Stage in OBSCF	Purpose	Mandatory Request Parameters	Mandatory Response Parameters
Get Overdue Interest Details	Master Maintenance - Preferential Pricing	Used to get Overdue Interest Parameters which would be overridden by the user maintaining Preferential pricing for a Customer, program, Product etc., in OBSCF	Product Code	Overdue Interest Rate Type (Floating/Fixed)
	Processing - Finance Workflow	Used to get Overdue Interest Parameters during Transaction Processing if no set up of Preferential pricing is available, User can override these parameters and these parameters are sent to Loan processor during Loan Creation	-	<ul style="list-style-type: none"> • Overdue Interest Rate Code (in case of Floating) • Overdue Interest Rate (with slabs if applicable) • Spread if any (with +ve, -ve indicator) • Rate Reset Details (with Floating Rate)
Calculate Interest	Processing - Finance Workflow	Used to calculate Interest basis the Parameters sent by OBSCF.	<ul style="list-style-type: none"> • Interest Type (Front Ended/Rear Ended) • Interest Rate Type (Floating/Fixed) • Interest Rate Code (in case of Floating) • Interest Rate (with slabs if applicable) • Spread if any (with +ve, -ve indicator) • Rate Reset Details (with Floating Rate) • Transaction Amount & Ccy • Business Date • Loan Start Date • Loan End Date 	<ul style="list-style-type: none"> • Interest Amount & Currency • Exchange Rate (if Interest Currency is different from Transaction Currency)

Table 1-1 (Cont.) Integration Touch Points

Integration Touch Point	Stage in OBSCF	Purpose	Mandatory Request Parameters	Mandatory Response Parameters
Create Loan	Post Authorization - Finance Disbursement	Used to create a Loan in Loan Processor basis the Transaction Details and Loan Parameters sent from SCF	<ul style="list-style-type: none"> • OBSCF Finance Reference No • Transaction Amount & Ccy • Business Date • Loan Start Date • Loan End Date • Repayment Type (Bullet) • Loan Processor's Product Code • Interest Details (as mentioned in 4th point request) • Overdue Interest Details (similar to Interest Details) • Grace Days • Accounting Information (Suppressing Posting of Accounting Entries from Loan Processor) • Limit Utilization Flag - would be sent as No 	-
Get Outstanding Details	EOD - Batch	Used to get Outstanding Details for any Loan from Loan Processor since calculation/ Accrual/ Amortization would happen in Loan Processor	Loan Reference No	Principal Outstanding

Table 1-1 (Cont.) Integration Touch Points

Integration Touch Point	Stage in OBSCF	Purpose	Mandatory Request Parameters	Mandatory Response Parameters
	Post Authorization - Finance Disbursement	-	Business Date	Interest outstanding as on Value Date
	Post Authorization - Finance Settlement	-	Value Date	Overdue Interest Outstanding as on Value Date
Loan Repayment	Post Authorization - Finance Settlement	Used to Partly Settle/Fully Settle Loan in Loan Processor	<ul style="list-style-type: none"> • Loan Reference No • Business Date • Value Date • Repayment Amount • Amount Paid Towards Principal • Amount Paid Towards Interest • Amount Paid Towards Overdue Interest • Accounting Information (Suppressing Posting of Accounting Entries from Loan Processor) • Limit Utilization Flag - would be sent as No 	<ul style="list-style-type: none"> • Principal Outstanding • Total Interest Outstanding • Total Overdue Interest Outstanding • (If all the above components are 0 then loan would be marked as Fully Settled in OBSCF assuming it would have been fully settled in Loan Processor as well)
Accounting Entries Mapping	Day0 Set up	Usage of a Bridge GL instead of actual customer/eft suspense accounts in OBCL	-	-
Delinquency & NPA management	Day0 Set up	Used in OBSCF to display with other Product Parameters	-	-
	EOD - Batch	Used to get the status (Delinquency bucket) of the loan	<ul style="list-style-type: none"> • Loan Reference No • Value Date 	Delinquency Bucket
		Used to get the status of the Borrower	<ul style="list-style-type: none"> • Borrower Id • Value Date 	<ul style="list-style-type: none"> • Delinquency Bucket • NPA (Yes/No)

 **Note:**

*Error Code and Error Description are mandatory response parameters in all touch points.

2

Oracle Banking Enterprise Limits and Collateral Management

This topic provides the integration touch points of Oracle Banking Enterprise Limits and Collateral Management with Oracle Banking Supply Chain Finance.

The following table describes the details of the integration touch points.

Table 2-1 Integration Touch Points

Integration Touch Point	Stage in OBSCF	Purpose	Mandatory Request Parameters	Mandatory Response Parameters
Limit Set Up	Master Maintenance - Limits Set Up & EOD	The purpose of the API is to fetch limits of a party from ELCM and maintain in SCF. This would also be invoked during EOD for batch updates to the maintained limits in SCF.	<ul style="list-style-type: none"> Party Id Currency 	<ul style="list-style-type: none"> Line Id Sanctioned Limit Amount Limit Effective Date Limit Expiry Date
Block Limits	Processing - Finance Workflow	The purpose of the API is to block limits of the party whose limits are to be utilized in transaction in ELCM.	<ul style="list-style-type: none"> Party Id Amount Currency Line Id Reference No Action 	<ul style="list-style-type: none"> Error Code Error Description ELCM Reference No
Utilize Limits	PostAuthorization - Finance Workflow	The purpose of the API is to utilize the limits of the party whose limits were blocked during Processing. It will unblock and utilize the limits simultaneously. This would be used in disbursement.	<ul style="list-style-type: none"> Line Id Reference No ELCM Reference No Amount Currency Action 	<ul style="list-style-type: none"> Error Code Error Description ELCM Reference No

Table 2-1 (Cont.) Integration Touch Points

Integration Touch Point	Stage in OBSCF	Purpose	Mandatory Request Parameters	Mandatory Response Parameters
Release Limits	PostAuthorization - Finance Workflow	The purpose of the API is to release the limits of the party whose limits were utilized during Disbursement. It will be invoked during Settlement.	<ul style="list-style-type: none"> • Line Id • Reference No • ELCM Reference No • Amount • Currency • Action 	<ul style="list-style-type: none"> • Error Code • Error Description • ELCM Reference No
Unblock Limits	Authorization Reject/Rollback - Finance Workflow	The purpose of the API is to unblock the limits of the party whose limits were blocked during Processing. It will be invoked during disbursement.	<ul style="list-style-type: none"> • Line Id • Reference No • ELCM Reference No • Amount • Currency • Action 	<ul style="list-style-type: none"> • Error Code • Error Description • ELCM Reference No

3

Oracle Banking FLEXCUBE Universal Banking

This topic provides the integration touch points of Oracle Banking FLEXCUBE Universal Banking with Oracle Banking Supply Chain Finance.

The following table describes the details of the integration touch points.

Table 3-1 Integration Touch Points

Integration Touch Point	Stage in OBSCF	Purpose	Mandatory Request Parameters	Mandatory Response Parameters
Create ECA Block	Processing - Finance Workflow	The purpose of the API is to create an ECA block for the debit accounts of parties (buyer) in transaction if a debit has to happen as part of accounting entries.	<ul style="list-style-type: none"> • Customer Account No • Branch • Amount • Currency • Source System • Operation 	<ul style="list-style-type: none"> • Ref No • Error Code • Error Description
Cancel ECA Block	Authorization - Reject/Rollback - Finance Workflow	The purpose of the API is to cancel the ECA block in case Authorizer rejects the transaction or transaction is rolled back before handoff of accounting entries.	<ul style="list-style-type: none"> • Customer Account No • Branch • Amount • Currency • Source System • Operation 	<ul style="list-style-type: none"> • Ref No • Error Code • Error Description
Post Accounting Entries	Post Authorization - Finance Workflow	The purpose of the API is to post accounting entries to FCUBS after the transaction is authorized or reverse the accounting entries in case transaction is rolled back after posting of accounting entries.	<ul style="list-style-type: none"> • Module • Dr/Cr Indicator • Event • Account Branch • Account No • Account Currency • Amount • LCY Amount • ECA Block Ref No • Block Release Status 	<ul style="list-style-type: none"> • Ref No • Error Code • Error Description

4

Oracle Banking Virtual Account Management

This topic provides the integration touch points of Oracle Banking Virtual Account Management with Oracle Banking Supply Chain Finance.

The following table describes the details of the integration touch points.

Table 4-1 Integration Touch Points

Integration Touch Point	Stage in OBSCF	Purpose	Mandatory Request Parameters	Mandatory Response Parameters
Get Account Details	Search in Manual Recon for Invoices & Payments	Fetch Virtual Account Nos of a Corporate and display in LOV for user selection so that user can search Invoices/ Payments for reconciliation having the selected virtual account no.	<ul style="list-style-type: none">• Corporate Id• Source System	<ul style="list-style-type: none">• Corporate Id• Multiple Virtual Account• Numbers• Real Account• Account• Currency

5

Oracle Banking Payments

This topic provides the integration touch points of Oracle Banking Payments with Oracle Banking Supply Chain Finance.

The following table describes the details of the integration touch points.

Table 5-1 Integration Touch Points

Integration Touch Point	Stage in OBSCF	Purpose	Mandatory Request Parameters	Mandatory Response Parameters
Incoming Payment File	Invoice Payment Reconciliation	Used to get incoming payment details which is used for Invoice Payment Reconciliation during Auto and Manual reconciliation	-	<ul style="list-style-type: none"> • Indicator • Payment No • Payment Currency • Payment Amount • Payment Mode • Payment Date • Conditional mandatory • Beneficiary Code • Virtual A/c Flag • Credit Account No Flag • Entity Ref No • Remarks • Payment Party Id • Beneficiary Id • Program Code • Remitter Account No • Bank Code • EFT Ref No • Instrument Date • Instrument Bank • Instrument Branch • Mandate Reference Number • Credit Note Reference Number

6

Oracle Banking Cash Management

This topic provides the integration touch points of Oracle Banking Cash Management with Oracle Banking Supply Chain Finance.

The following table describes the details of the integration touch points.

Table 6-1 Integration Touch Points

Integration Touch Point	Stage in OBSCF	Purpose	Mandatory Request Parameters	Mandatory Response Parameters
Publish Invoice/ Debit Note to Cashflow Engine	Upload Invoice/ Debit Note	To provide accurate forecasts of guaranteed cashflows.	-	<ul style="list-style-type: none"> • External Reference Number • Cashflow Indicator • Corporate ID • Code • Description • Amount • Currency • Expected Date • Channel • Application Name
Publish Recon of Invoice/Debit Note to Payment/ Credit Note to Cashflow Engine	Invoice/Debit Note to Payment/ Credit Note Reconciliation	To provide accurate forecasts of guaranteed cashflows.	-	<ul style="list-style-type: none"> • External Reference Number • Cashflow Indicator • Corporate ID • Code • Description • Amount • Currency • Expected Date • Channel • Application Name

Index

O

Oracle Banking Cash Management, [6-1](#)

Oracle Banking Corporate Lending, [1-1](#)

Oracle Banking Enterprise Limits and Collateral
Management, [2-1](#)

Oracle Banking FLEXCUBE Universal Banking,
[3-1](#)

Oracle Banking Payments, [5-1](#)

Oracle Banking Virtual Account Management, [4-1](#)