Procedures

Oracle FLEXCUBE Universal Banking Europe Cluster

Release 11.3.81.02.0

[October] [2013]

ORACLE®

FINANCIAL SERVICES

ORACLE®

Table of Contents

ORACLE

ORACLE

1.   About this Manual

1.1   Introduction

This manual is a step-by-step guide that tells you how to use the Oracle FLEXCUBE banking system. It details all the common procedures that can be followed while performing the various functions in the system.

1.1.1   Audience

This manual is intended for the Customer Service Representatives (CSRs) and staff in charge of setting up new products in your bank.

1.1.2   Organization

This manual is organized as follows:

Chapter 1	*About this Manual* gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*Getting Started with Oracle Flexcube* tells you can log into the Oracle FLEXCUBE system.
Chapter 3	*Keyboard Compatibility* helps you use appropriate keyboard shortcuts to navigate.
Chapter 4	*Common Operations* explains the procedure to perform the most common operations while using the different modules in Oracle FLEXCUBE.

Conventions Used in this Manual

Important information is preceded with the symbol.

ORACLE

2. Getting Started with Oracle FLEXCUBE

2.1 Introduction

To get started, you need to log into the system. For this, you need to have a User ID and a password. The User ID is defined in the user profile created for you by your system administrator.

When you invoke the system, you will see the 'Sign-On' screen.

Specify the following details:

- User ID (the name through which you can access Oracle FLEXCUBE, as given to you by your system administrator) - This field is not case-sensitive.

- Password – This field is case sensitive.

- Select a theme for the Oracle FLEXCUBE appearance. The following theme is available for selection in the drop-down list:

  ➢ Default

- Click 'Submit' button.

You will be logged in and the 'Application Browser' screen will be displayed if you have entered the correct User ID and password. If not, a message indicating that either the User ID or password is wrong will be displayed.

When your user profile is created, your password is automatically set to 'password'. When you log in for the first time you will be forced to change your password only if the Force password change field has been checked in the User Profile Definition table.

Your user profile will be disabled under the following circumstances:

- The number of successive invalid login attempts defined for your user ID has been reached

- The cumulative number of invalid login attempts defined for your user ID has been reached

A message conveying that your user profile has been disabled will be displayed. The users designated as Control Clerks can enable your user profile for you to use again. If you want to exit the system, click exit icon.

2.1.1 <u>Changing your password</u>

For reasons of security, you should change your password at regular intervals.

2.1.2 <u>Setting a reminder for password change</u>

In the Bank Level Parameters table, (accessible to users designated as Control Clerks), it can be indicated that a reminder or message should be displayed a fixed number of days before a password change is due.

For example, you can specify that a password change reminder be displayed three days before the change is due. If you specify accordingly, three days before the password change is due, you will see the reminder when you log into the system. This message will be displayed at every login until you change your password.

You can change your password in two ways:

- Your user password can be defined with a regular interval at which you should change your password. On the day the password change is due, the 'Password Change for User' screen will be displayed when you log in for the first time during the day.

- You can also change your password, irrespective of the due date for change (specified through your user profile definition), using the Application Browser. The 'Change Password' screen will be displayed if you click on the 'Change Password' button on the menu bar.

2.1.3 <u>Procedure to Change Password</u>

In the 'Change Password' screen first enter your old password and then type in the new password. You need to re-type your new password again to confirm that your new password has been captured correctly. If the passwords do not match a message will be displayed indicating that the passwords do not match. You will be prompted to repeat the process.
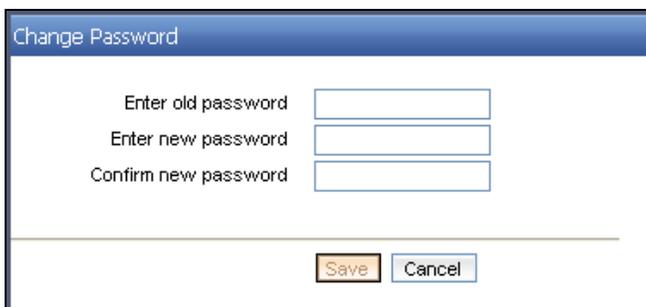
ORACLE

After making your entries correctly, click 'Save' button. Once your password has been changed, you will be logged out and you have to log in again using your new password. If you do not want to change your password, click 'Cancel' button.

Remember the following while entering the new password:

- New password should be different from old password

- Password should not have any blanks before it or after it

- Password should not have any spaces between the characters

- The only characters allowed for a password are:

  ➢ A to Z (in upper or lower case)

  ➢ 0 to 9 numbers, and_ (Underscore)

- It should not be the same as n number of previous passwords defined in the Password Repetition field of the Bank Level Parameters table. (n stands for the number of previous passwords that cannot be used).

Example

At the Bank level the password repetition has been set to three. This means that your new password cannot be any of the last three passwords used by you.

- It should not be one of the passwords in the Restrictive Password list defined for your user profile, the role profile you are attached to (if there is any), or the Bank.

2.2 **The Application Browser**

When you login to the application by using your user ID and password, Browser on the left hand side bottom displays the following options:

- Menu

- Workflow

- Tasks

- Customer

- My Dash Board

ORACLE®

2.2.1 Menu
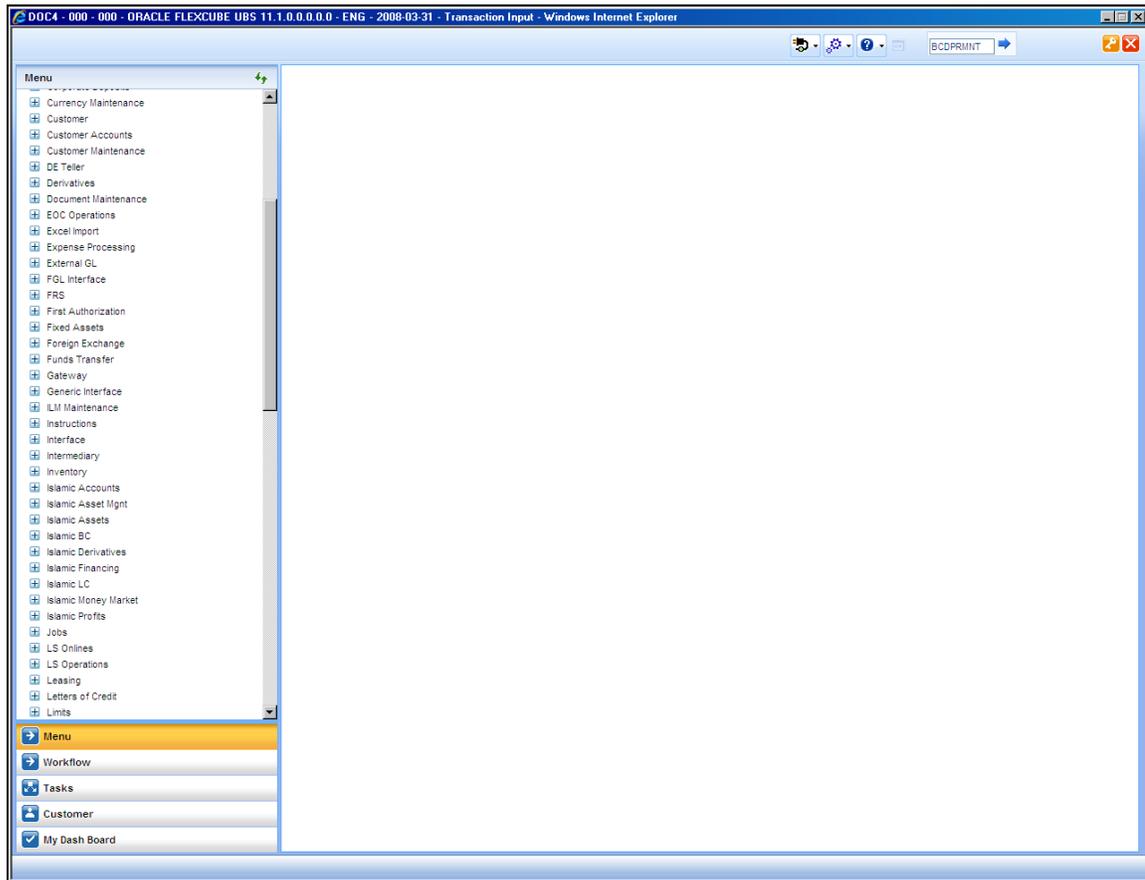
If you select 'Menu', you will be able to access the various Transaction screens, Queries, Maintenances etc. through this menu as per your user profile eligibility.

To begin with, only the names of the modules are displayed. To go to a particular screen, position your mouse pointer on the module and click on it. A list of functions available for that particular module will be displayed in an adjoining box. Click on the particular function, a list of sub-functions or options available for that particular function will be displayed in an adjacent box.

Click on the option that you want to go to. The screen for the particular option will be displayed. If there are no options for a particular function, the function will be activated.

Only those functions to which you have access rights in a module are displayed. If you do not have access rights to the module then the module is not displayed.

When you invoke an existing record using the Application Browser, you cannot make modifications to it as the screen which you have invoked will be in the view mode. In case you want to make modifications to a record, you should click on unlock button to unlock this record. This will enable you to make the desired modifications.

ORACLE

When you click on the unlock button, you will observe all action buttons become disabled except the Save button. After you have made the required changes, click save icon to save your record. If you do not want to save the changes, click 'Exit' button. A message gets displayed.

<p style="text-align:center; color:red;">Do you want to cancel the operation?</p>

Click OK to save and you will be returned to the 'Application Browser' or the screen from where you invoked this action without saving the changes.

2.2.2 <u>Workflow</u>

If you select 'Workflow', you can view the number of records available in each of the workflow stages viz 'Pending', 'Assigned', 'Approved', 'Auth History', 'Failed', 'Unassigned', 'Completed', 'Reversed', 'Tanked','Untanked' and 'Search Tasks' .

As a supervisor, you can view transactions under the Assigned queue and approve them. Once approved, the transaction moves into the 'Approved' list of the transaction maker..In 'Auth History' List, you can view all records that have been authorized or rejected.

You can also query on workflow stages by clicking on the 'Search Tasks' option. The 'Workflow – Search' window will be displayed on the right hand side.

ORACLE

Here you can enter the following details for querying on the workflow transactions:

Function ID

Specify the function ID for which records need to be displayed.

Maker ID

Specify the maker ID for which records need to be displayed.

Xref

Specify the X reference for which records need to be displayed.

WFSDate

Specify the workflow start date for which records need to be displayed.

Txn Status

Select the status of transaction from the adjoining drop-down list. The list displays the following values:

- All

Stage Status

Select the status of stage from the adjoining drop-down list. The list displays the following values:

- All
- Authorised
- Rejected

Assign To

Specify the User ID to which transactions being queried upon have been assigned.

Locked By

Specify the User ID that has locked the transactions being queried upon.

ORACLE®

Branch

Specify the name of the branch for which records need to be displayed.

Account

Specify the account number for which records need to be displayed.

Ccy

Specify the currency for which records need to be displayed.

Amount

Specify the amount in specified currency for which records need to be displayed.

Full/Quick

Indicate the type of search that should be done. You can select one of the following values:

- Full
- Quick

Click 'Search' button to initiate the query. Based on the details specified, the system will display all workflow transactions satisfying the search criteria.

The search results will display a summary of transactions heads with the list of transactions carried out under each head. You need to double-click on a transaction to invoke the corresponding screen. Based on the stage at which the transaction is and your access rights, you will be able to enter or modify data on the screen.

ORACLE®

2.2.3 Tasks

If you select 'Tasks', you can perform the following actions:

- Search

- Standard View
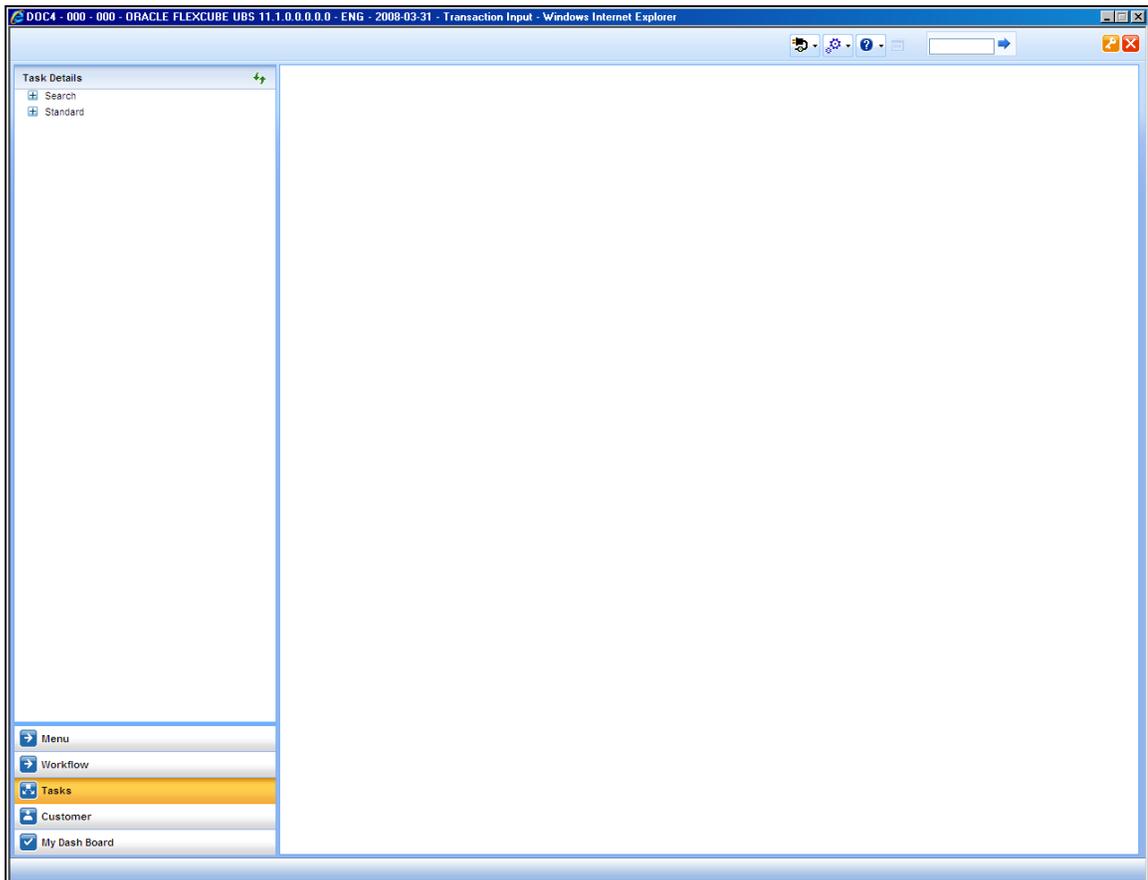
If you select 'Search' and then click 'ALL', the 'Task List - Search' window will be displayed on the right hand side:

ORACLE

Here you need to input the criteria for querying on the tasks.

Click 'Search' button to initiate the query. Based on the details specified, the system will display all tasks satisfying the search criteria.

If you select 'Standard View', the system will display the number of records available in each of the task queues viz. 'Acquired', 'Assigned', 'Completed', 'Pending' and 'Supervisor'.

The Pending List displays tasks which are not yet acquired by anyone. On acquiring, the task goes to the Assigned List. From the Assigned List, you can capture the task and input the action. Then the transaction goes to Completed stage.

ORACLE

2.2.4 Customer

If you select 'Customer', you can initiate a customer session.

You will be able to query the customer details by entering all or few of the following details:

Customer Name

Specify the name of the customer whose details you wish to query.

CIF ID

Specify the customer identification number of the customer whose details you wish to query.

Linked Customers

Check this box to view all Account Numbers of the customer and its linked customers. The displayed values will be based on the query parameters provided.

Identifier Value

Specify the identifier value of the customer whose details you wish to query.

ORACLE

Document ID Number

Specify the document ID number of the customer whose details you wish to query.

Click 'Search' button to initiate the query.

Based on the details specified, the system will display all records satisfying the search criteria.

You can process multiple transactions for the same customer without having to key in the customer and account details every time. When you click on the hyperlink provided for 'Customer Number' in the screen above, the account details of the customer will be displayed in a separate screen along with the following customer details:

- CIF ID

- Branch Code

- Customer Name

- Customer Address

- Birth Date

- Unique ID, if any

The system will list all the accounts created for the selected customer. The following account details are displayed on click of any Account no:

- Account Number

- Branch

- Product Name – the type of account

- Status – the date since when the current account status is effective

- Available Balance

- Current Balance

ORACLE®

To set a customer for a session, click 'Start Customer Session' button. The following message is displayed:

Do you want to set this Account Number and Details to the Session?

Click 'OK' if you wish to process multiple transactions for the account. The system will display the following message to confirm the same:

Customer session is opened for Account Number 100000001,

Customer Number: DMP003IND

The page also contains the customer's Image (including those of other signatories of the account), if available, and the Operating Instructions etc. will be displayed, as shown below:
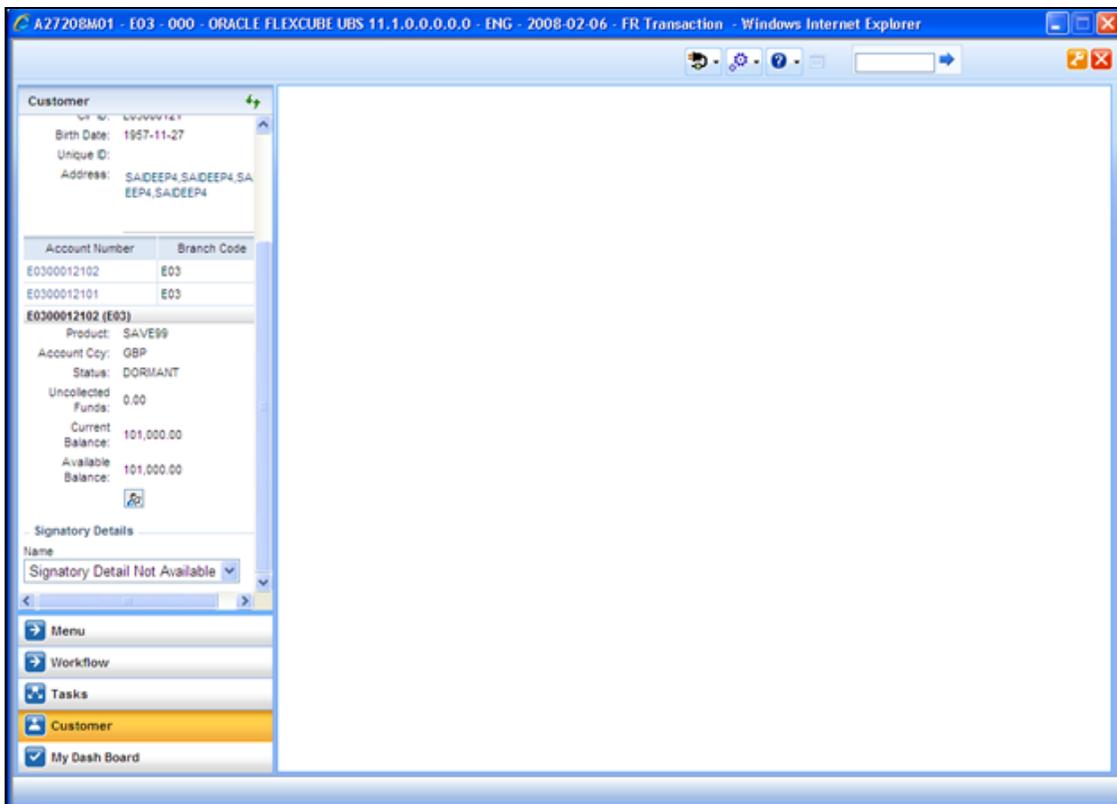
You can go through the signatory details and view all customer Photos and customer signature images using the links 'Prev' and 'Next'.

If you set an account number and customer details for a session, you need not enter the Customer ID, Account and related fields for any transaction processed during the session. However, you can override the defaulted details by selecting a different Customer ID and/or Account for any transaction, at any point of time.

ORACLE

2.2.4.1 Ending a Customer Session

To end a customer session, click 'End session' button in the customer search frame of the screen which will be displayed in place of 'Start session' button. The system displays a message to confirm the action. Click 'OK' to proceed or 'Cancel' to continue with the same session.

2.2.5 My Dashboard

If you click 'My Dashboard' you can view the following details:

- Unprocessed Alerts
- Custom Shortcuts
- User Settings
- Performance Statistics

ORACLE
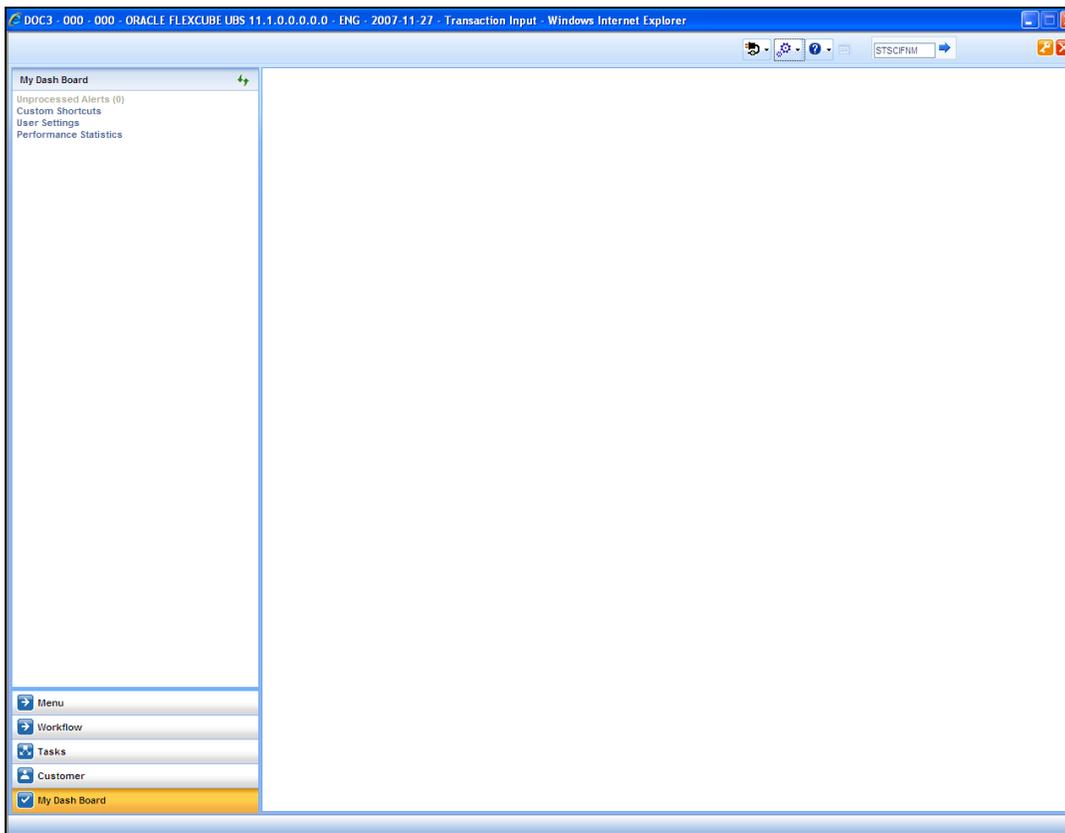
2.2.5.1 Unprocessed Alerts

If you select 'Unprocessed Alerts' system fetches all unprocessed alerts marked for the currently logged in user and displays it.
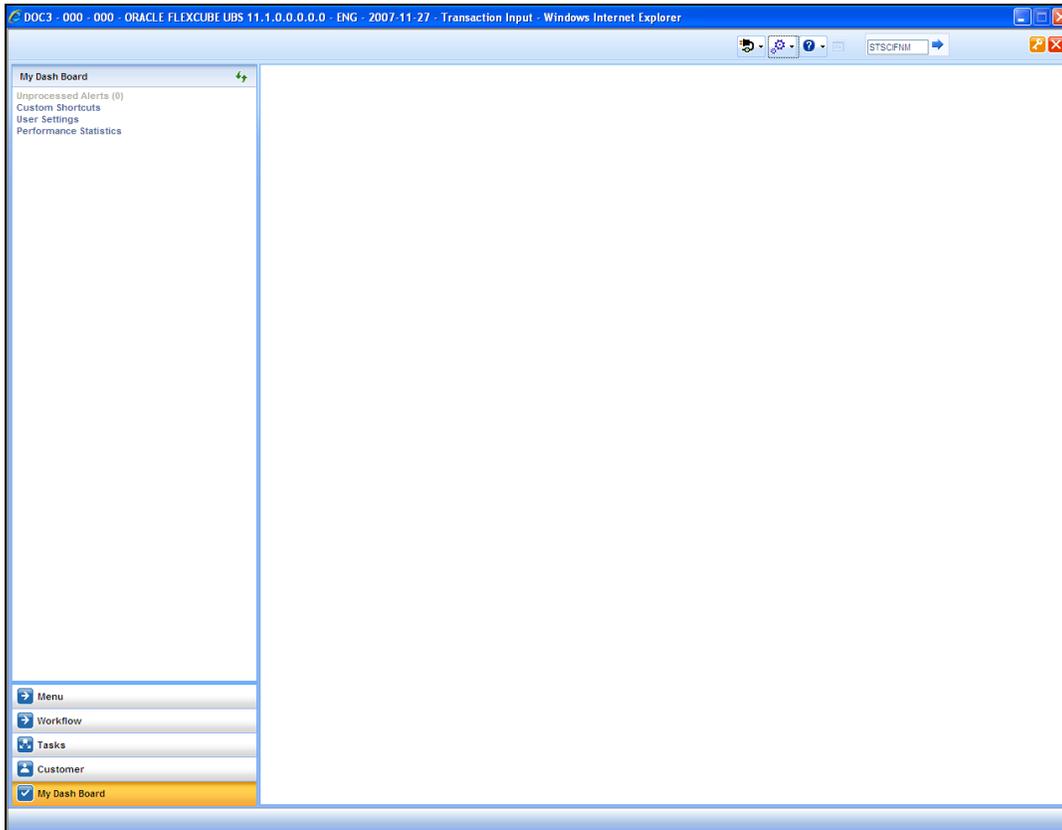
The user can view the unprocessed messages and select one or more messages by checking the adjoining checkbox and click 'Process' button. Once the message is processed the status is updated accordingly in the system.

2.2.5.2 Custom Shortcuts

Oracle FLEXCUBE allows you to configure Hot keys or Shortcut keys for function ids, using which you can launch the function id screens without typing the function ids. For this you need to map each function id to a hot key using the 'Hot Key Maintenance' screen. To invoke this screen select 'Custom Shortcuts' option. You invoke this screen by typing 'SMDHOTKY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.
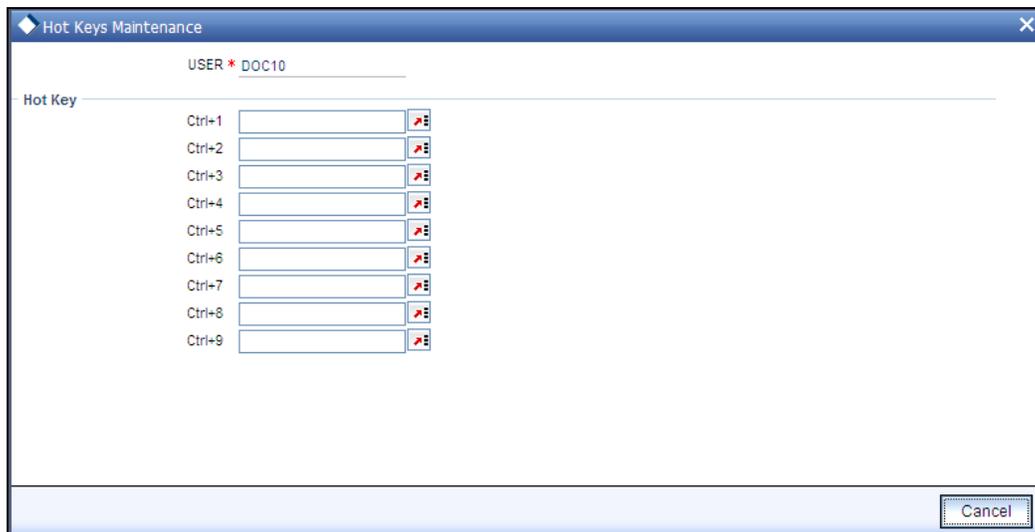
The following details are captured in this screen:

User Id

The id of the user who has logged in is displayed here.

Hot Key Details

Here, you can map a function id against each hot key. You can select the function id to be mapped against the hot key from the adjoining option list.

ORACLE

2.2.5.3 User Settings

Click the option 'User Settings' to define the following formats in the system:

- Amount Format
- Date Format
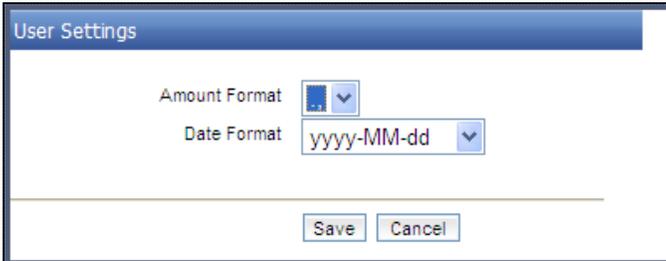
2.2.5.4 Performance Statistics

Click the option 'Performance Statistics' to view the performance of various screens for different actions. The 'MBean' screen displays the information available in the server (MBean) and the information from the database. You invoke this screen by typing 'SMDMBEAN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The following details can be entered here:

Function Id

Specify the function id of the screen whose performance you have to view. System queries the performance statistics of the specified function id.

Action

Specify the action performed on the specified function id based on which the details have to be queried.

After entering the above details the system queries and displays the following details based on the specified values:

- Function Id – This indicates the function id for which the record is queried

- Action – This indicates the action performed for this function id.

- Source - This will be FCUBS_UI_MBEAN

- Maxresp – This indicates the maximum time taken for a particular action

- Minresp – This indicates the minimum time taken for a particular action

- Avgresp – This indicates the average time taken for a particular action

- Count – This indicates the Number of times a particular action occurred

- Logtime – This indicates the Log time of the action

2.2.6 The Horizontal Toolbar

The horizontal toolbar features in most of the main screens. It consists of a set of icons, each associated with a function. Only those icons for functions to which you have access rights will be enabled. The rest will be disabled.

Whether the icons are enabled on the toolbar depends on the following factors:

- The status of the record

- Your access rights to different functions (toolbar related)

- Functional set-up or the functional category (depending on maintenance/non-maintenance functions).

2.2.7 Icons and the functions they represent

Icons	Function	Description
	New	Displays a record with no data so that you can enter data to create a new record. As soon as you click on this button, the 'Exit' button on a screen changes to 'Cancel' button.
	Copy	Copies the details of the record on display on to a new record

ORACLE®

Icons	Function	Description
	Save	Enables you to save the new record/changes you have made on the record on display
	Delete	Deletes the details from the record on display
	Unlock	Unlocks a record enabling you to make changes
	Print	Prints details of the record on display
	Close	Closes a contract
	Re-open	Re-opens a closed contract
	Reverse	Reverses an authorized contract
	Template	Saves a contract as a template
	Roll-over	Rolls over or renews a contract
	Hold	Places a contract on hold
	Authorize	Activates the authorization function. Authorization has to be done by a user other than the one who has created or modified a record. Authorization is normally done during End of Day processing.
	Liquidate	Activates the liquidation function
	Exit	Exits the system
	Sign-off	Enables you to sign-off without exiting the system. Throws up the Sign-on screen so that another user can sign-on
	Help	Gives you the help on any field in the screen
	Add Row	Adds a row to a grid in the screen
	Delete Row	Deletes a row from a grid in the screen
	Option List	Displays a list of values from a prior maintenance
	Confirm	Confirms an action
	Enter Query	Enables you to enter query parameters

ORACLE

Icons	Function	Description
	Execute Query	Executes query operation based on entered query parameters

Since all these icons have their counterparts in the Main Menu, you can either click on these icons or activate the functions using the Main Menu.

All actions are however, not applicable to all functions you can perform through a particular module. The action buttons, which are not relevant to a particular module, are disabled.

A new record is not available for use till its creation is authorized by another user. Similarly, you cannot make any modification on a record till the previous modification, if any, has been authorized.

2.2.8 Menu Options

The following menu options are available in the Horizontal toolbar:

2.2.8.1 Branch

Under ''Branch' the following options are available:

- Select Branch
- Home Branch

2.2.8.2 Options

Under 'Options' the following tasks are available:

- Debug Window
- Change Password

2.2.8.3 Help

Under 'Help', the following options are available:

- Accessibility
- Help
- About

On selecting 'Accessibility' the following screen is displayed where you can see the access keys and the hot keys for the application.

ORACLE

AccessKeys and Hotkey information

Access Keys for Navigation	
AccessKeys and Hotkey information	0
First sidebar menu	2
Selected sidebar menu header	3
Task area header	4
Branch	B
Fast Path	F
Sign Off	G
Help	H
Options	O
Window	W
Exit	X

Hot Keys for Navigation	
Next Tab	Ctrl+Page Down
Previous Tab	Ctrl+Page Up
Switch between windows	F2

Application hot keys	
Close window	Ctrl+W
Contextual Help	F1
Close Dialogs	Esc

Hot Keys for Actions	
Template	Ctrl+Shift+A
Generate	Ctrl+B
Copy	Ctrl+Shift+C
Delete	Ctrl+D
Reverse	Ctrl+E
Sign Off	Ctrl+G
Hold	Ctrl+H
View	Ctrl+J
Ok	Ctrl+K
Cancel	Ctrl+L
Confirm	Ctrl+M
New	Ctrl+N
Operations	Ctrl+O
Print	Ctrl+P
Liquidate	Ctrl+Q
Reopen	Ctrl+R
Save	Ctrl+S
Display Till Content	Ctrl+T
Unlock	Ctrl+U
Rollover	Ctrl+Shift+V
Close	Ctrl+Shift+Y
Authorize	Ctrl+Shift+Z
Enter Query	F7
Execute Query	F8

Ok

On selecting 'About' option the version and license details about the application (Oracle FLEXCUBE) are displayed.

2.3   Some Common Icons and their Usage

There are some icons, which represent functions that are common across all modules of Oracle FLEXCUBE.

2.3.1   Adding and Deleting rows

The Add row and Delete row icons are used when you have to enter or fill up rows of data in a screen.

Let us take the example of the 'CLS Currency Restrictions' screen in the Customer Maintenance module.

You have to add various currencies to the list of restricted currencies. To do this, you will first choose the Currency from the option list. Both currency and description will get populated.

Example

Now the first row is complete. Click add icon. This will save the data in the first row and take you to the next row.

ORACLE
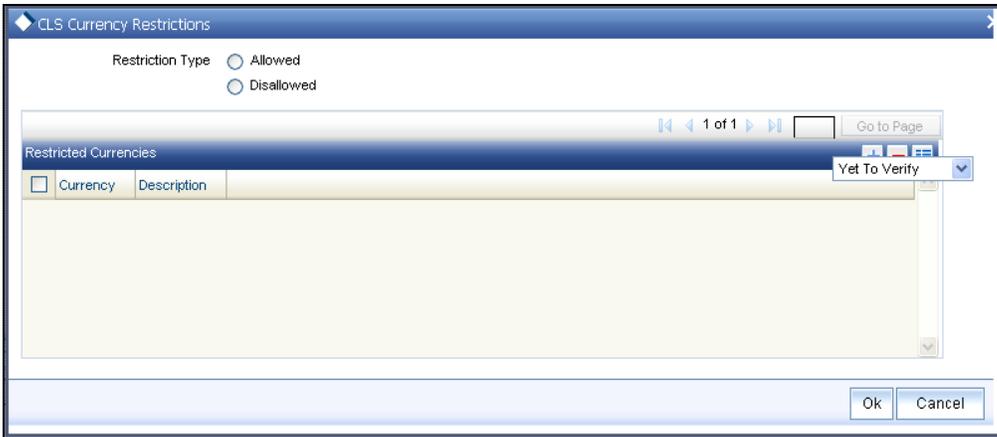
Suppose you realize that you have allotted the wrong currency and you do not want to save the data in the first row. Click delete icon. The data will not be saved in the row and you can fill it with the correct data.

2.3.2 The Save and Exit Icons

- After you have entered data in a screen you may want to save the data. Click 'Ok' button.

- If you do not want to save the data in a screen, click 'Exit' or 'Cancel' button to return to the Application Browser.

To exit from a screen, click 'Exit' or 'Cancel' button to return to the Application Browser.

2.3.3 Fetching Values from List of Values (LOV)

You can fetch data from an option list or list of values (LOV) if the LOV value is keyed in and tabbed out in its input field.

System opens the LOV window in the following scenarios:

- If more than one value exists for the value keyed in the input field of LOV

- If no value exists for the value keyed in the input field of LOV

If the value that you have keyed in the input field has only one value matching it in the LOV, then system will not open the LOV on tab out and all the return fields for that LOV will be automatically populated.

2.4 Supported Date Formats

The following date formats are supported in Oracle FLEXCUBE:

- M/d/yyyy

- M/d/yy

- MM/dd/yy

ORACLE®

- MM/dd/yyyy

- yy/MM/dd

- yyyy-MM-dd

- dd-MMM-yy

- dd-MMM-yyyy

2.5 Supported Amount Formats

The following amount formats are supported in Oracle FLEXCUBE:

(The first symbol is the decimal separator and the second one is for digit grouping)

- .,(Dot Comma)

- ,.(Comma Dot)

- , (Comma Space)

2.6 Minimizing Main Screens

You can minimize main screens by clicking minimize button. The minimized screens reside in the provided taskbar. These minimized screens can be maximized either from the taskbar or from the windows menu option.
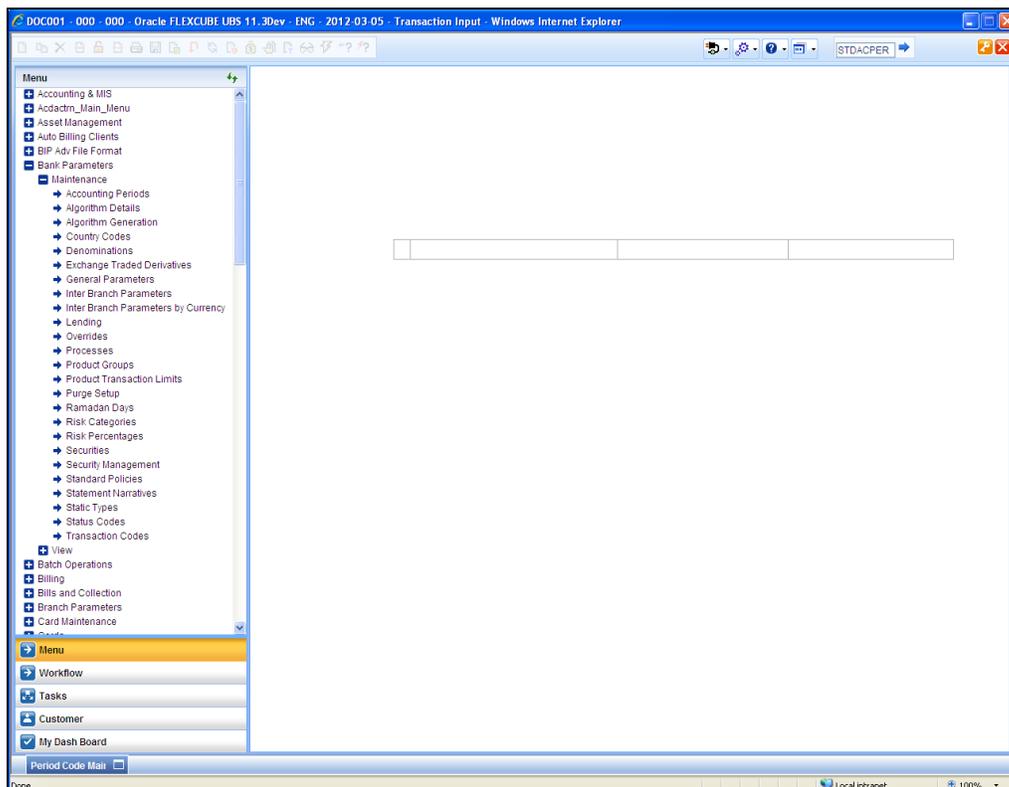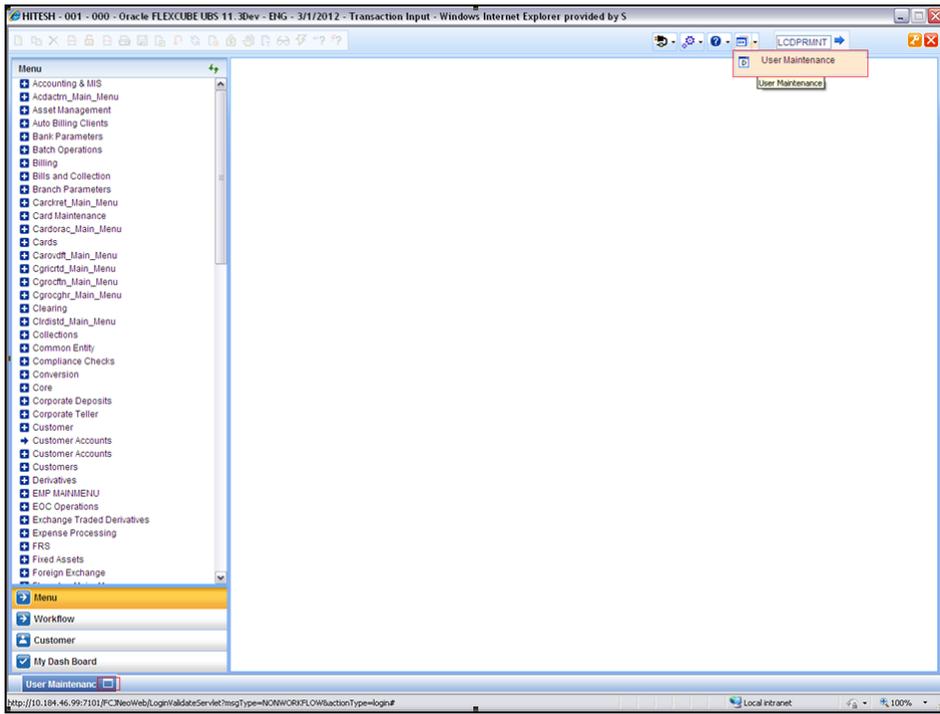
ORACLE

3. Keyboard Compatibility

3.1 Introduction

Oracle FLEXCUBE is compatible with keyboard. You can comfortably navigate using arrow keys and tab keys. You can use the appropriate keyboard shortcuts to navigate through the following sections:

- Landing Page
  - ➢ Side Bar Menu
  - ➢ Toolbar
- Custom Windows
  - ➢ Detail Screen
  - ➢ Summary Screen

3.2 Landing Page – Keyboard Compatibility

Oracle FLEXCUBE provides keyboard compatibility in navigating through Side Bar and Toolbar of the Application Browser.

3.2.1 Navigating through Side Bar

Side bar menu refers to the menus available in the Application Browser. You can navigate through the side bar menus using Tab Key, Shift and Tab Key, and Arrow Keys. The side bar menus include Menu, Workflow, Customer, My Dashboard, etc.

Tab Key

- To move from the selected side bar menu header to the first element of the selected side bar menu container.
- To move the focus to the selected side bar menu at any point inside the side bar container.
- To move the focus to the first enabled Action key in the toolbar from any of the side bar menu.

  🛑 If the action keys are hidden, then it moves to the first drop-down menu.

Shift + Tab Key

- To move the focus at the selected side bar menu header.
- To move the focus to the selected side bar menu header, when the focus is on any of the side bar.

ORACLE®

🛑 If the element of the side bar menu container further opens its details in the dashboard then the focus will shift to the first element of the detail.

- To shift the focus to the last side bar menu.

Arrow Keys
- To navigate within the elements of the side bar menu container.
- To navigate between the side bar menus.

3.2.2 Navigating through Toolbar

You can even navigate through the toolbar options using keyboard.

3.2.2.1 Action Key

You can navigate through Action Keys using keyboard.

Tab Key
- To move the focus to the first drop-down menu.

Shift + Tab Key
- To move the focus to the selected side bar menu header

Arrow Keys
- To navigate between the action keys that are enabled.

3.2.2.2 Drop-down Menu

You can navigate through drop-down menus using keyboard.

Tab Key
- To move the focus to the fast-path.

Shift + Tab Key
- To move the focus to the first action key in the toolbar that is enabled.

  🛑 If the action keys are hidden, then it moves the focus to the last side bar menu.

Arrow Keys
- To navigate between the drop-down menus.
- To navigate between the items of the selected drop-down menu.

Esc
- To close the drop-down menu.

ORACLE

3.3 <u>Custom Window – Keyboard Compatibility</u>

Oracle FLEXCUBE provides keyboard compatibility to navigate through Detailed and Summary screens.

3.3.1 <u>Detail Screen Navigation</u>

Detail screens contain Tabs and Buttons. Clicking them opens a sub-screen. Hence, navigation in these screens is handled in different stages.

3.3.1.1 <u>Generic Navigation</u>

Generic navigation involves navigating through the general fields available.

Tab Key

- To navigate through the fields.

- To move the focus from the first field to the next.

Shift +Tab Key

- To move the focus to the previous fields.

Shortcut keys

- To navigate through LOV, Calendar, Pop-up editor buttons.

Tabs Navigation

Tabs navigation involves navigating through the tabs available.

Tab Key

- To focus on the first element of the same tab.

Shift +Tab Key

- To move the focus to the first text field in the header of the screen.

Arrow Keys

- To navigate through multiple tabs.

3.3.1.2 <u>Data Table Navigation</u>

Data Table navigation involves navigating through the rows and cells of the rows in the table.

Tab Key

- To navigate to the next cell in the row.

Shift +Tab Key

- To navigate to the previous cell in the row.

ORACLE

Up and Down Arrow Keys

- To navigate through Data Table rows.

Shortcut Keys

To avoid focusing on pagination, adding row, deleting row, and single view buttons of data table; the following shortcut keys are available:

- First page – Home

- Previous page – Page Up

- Next Page – Page Down

- Last Page – End

- Add Row – Ctrl + Insert

- Delete Row – Ctrl + Delete

- Single View – Ctrl + i

- Navigation to the form field after data table – Ctrl + Tab

- Navigation to the form field before data table – Ctrl + Shift + Tab

3.3.1.3 <u>Single View Screen Navigation</u>

You can open single view screen by using 'Ctrl + I' shortcut key.

Tab Key

- To navigate between the fields.

Esc

- To close the window.

Shortcut Keys

To avoid focusing on navigation buttons, the following shortcut keys are available:

- Previous Record – Down Arrow Key

- Next Record – Up Arrow Key

3.3.1.4 <u>LOV Navigation</u>

You can open LOV window by pressing 'F4' key. LOV navigation involves navigating through the list of values available.

Tab Key

- To navigate through reduction fields.

- To move focus to the cross button in the window title bar.

ORACLE

Shift +Tab Key

- To move focus to the first element of the header of result block.

Esc

- To close the LOV window.

Arrow Keys

- To navigate between the elements of the result block.

Shortcut Keys

To avoid focusing on navigation buttons, the following shortcut keys are available:

- First page – Home
- Previous page – Page Up
- Next Page – Page Down
- Last Page – End

3.3.1.5 Calendar Navigation

You can open Calendar window by pressing 'F4' key. Calendar navigation involves navigating through the years, months, and days.

Tab Key

- To move focus to the exit button in the window title bar.

Shift +Tab Key

- To move focus to the first navigation button.

Esc

- To close the calendar window.

Arrow Keys

- To navigate between the dates.

Shortcut Keys

To avoid focusing on navigation buttons, the following shortcut keys are available:

- Previous Year – Home
- Previous Month – Page Up
- Next Month – Page Down
- Next Year – End

ORACLE®

3.3.1.6 Editor Navigation

You can open Editor Window by pressing 'F4' key.

Tab Key

- To navigate between the text area and buttons.

Esc

- To close the editor window

3.3.2 Summary Screen Navigation

Summary screens display details related to a specific query based on the selected criteria available in the screen. Navigation through these criteria can be handled through keyboard keys.

Tab Key

- From any element of the header key to move focus to the first element of the first row of the result block.
- If the result block is empty, then moves focus to the exit button.
- From any element of any row to shift focus to the exit button.

Shift +Tab Key

- To move focus to the previous enabled field.
- To move the focus to the first element of the result block header.

Arrow Keys

- To navigate through header of the result block.
- To navigate between the elements of the rows in the result block.

Shortcut Keys

To avoid focusing on navigation buttons, the following shortcut keys are available:

- First page – Home
- Previous page – Page Up
- Next Page – Page Down
- Last Page – End

3.3.2.1 Advance Search Navigation

Advance search navigation involves navigating through Query criteria and Other Fields listed in the window.

Tab Key

- To navigate between other fields listed in the window.

ORACLE®

Arrow Keys

- To navigate between query criteria.

ORACLE®

4. Common Operations

4.1 Introduction

Help topics are available for some of the operations that are common to most modules in Oracle FLEXCUBE and can be performed on:

- Product
- Contract
- Record in a table

Besides these, some other operations like changing your branch of operation; viewing different versions of a contract; reassigning a contract to different users; static data and its maintenance; types of fields; and making a query on the 'Contract On-line Summary' screen are also discussed.

As soon as you launch any screen, a processing icon will be displayed. You need to wait for it to disappear before entering details.

4.1.1 Creating a product group ID

From the Application Browser, click on your module name, (for example, Funds Transfer, Data Entry, Loans etc,). All the operations for which you have access rights for the module will be displayed. Click on Product Group and on Detail under it. Click new icon. The 'Product Group Definition' screen will be displayed without any values.

In the 'Product Group Definition' screen, enter a unique Group ID (an ID for which no record has been opened). Give it a description and then save the record by clicking save icon. Click 'Exit' or 'Cancel' button to go back to the Application Browser.

If automatic authorization has been enabled for the product group maintenance function, as well as the logged in branch, profile of the user who is saving the record, and the user also has rights for both input and authorize operations, the record will be automatically authorized when the Save operation is performed.

After you save the Product Group ID, your user-ID will be displayed at the 'Input By' field and the date and time at which you saved the product will be displayed at the 'Date Time' field. At this point, the Product Group ID is still unauthorized. It will be available for use only after it has been authorized by a user other than you.

ORACLE

4.1.2 Modifying or amending the group ID description

The description of a Group ID can be modified even after it has been authorized.

Click unlock icon:

- When the Group-ID is highlighted in the Product Group Summary View
- When the Group ID is displayed in the Product Group Detailed View

Change the description and save it by clicking save icon. A user other than you should authorize the modification.

 If automatic authorization has been enabled for the product group maintenance function, as well as the logged in branch, profile of the user who is saving the record, and the user also has rights for both input and authorize operations, the record will be automatically authorized when the Save operation is performed.

4.1.3 Deleting a product group ID

You can delete a Group ID only before it has been authorized. When you delete a Group ID, it is removed from the system completely. It will not be available to you for future use. You need to define it again, if you need it.

Click delete icon.

- When the Group ID is highlighted in the Summary View
- When it is displayed in the Detailed View

You will be prompted to confirm the deletion. If you cannot delete a Group ID you can close it.

4.1.4 Closing a product group ID

You cannot delete a Group ID once it has been authorized. However, you have the option of closing it. A closed Group ID will not be available to you for use, although it will remain in the system.

A Product Group ID can be closed only under the following circumstances:

- It should not have any Products linked to it. (A product, which has active contracts involving it cannot be closed. Only when all the contracts involving the product are liquidated can the product be closed. Only when such products are closed can a group be closed).
- It should have been authorized for the last activity that was performed on it.

Click close icon:

- When the Group-ID is highlighted in the Summary View

ORACLE

- When it is displayed in the Detailed View

You will be prompted to confirm the closing.

4.1.5 <u>Authorizing a product group ID</u>

A Group ID should be authorized by a user other than you (if it has been initiated by you) before it is available for use. Modifications to the Group ID have to be authorized before they take effect.

Click authorize icon in the Application toolbar:

- When the Group ID is highlighted in the Summary View
- When it is displayed in the Detailed View

You will be prompted to confirm the authorization.

4.1.6 <u>Creating a new product</u>

From the Application Browser, click on the relevant module name like Data Entry, Funds Transfer, Loans etc. All the operations for which you have access rights for the module will be displayed in an adjoining box. Click on Product Group and Detail under it. Click new icon. The 'Product Group Definition' screen will be displayed without any values in the fields.

Enter the details of the record in the respective fields and click save icon.

If automatic authorization has been enabled for the product definition function, as well as the logged in branch, profile of the user who is saving the record, and the user also has rights for both input and authorize operations, the record will be automatically authorized when the Save operation is performed.

4.1.7 <u>Deleting a product</u>

You can delete a product that has been created, prior to its authorization. To delete the unauthorized details of a product:

Click delete icon when you are in 'Product Detailed View'.

You will be prompted to confirm the deletion. If you want to go ahead with the deletion, click 'Yes' button from the message window that pops up.

When you delete a product the details of the unauthorized product are removed from the system.

If you do not want to delete the product, click 'No' button in the message box.

You will be returned to the Product Detailed View and the product details will not be deleted.

ORACLE

4.1.8 Copying a product

Often, you may have a situation where you need to create a product that closely resembles an existing product. In such a case, instead of entering all the details for the product, you can copy the details of one product on to another, changing only those attributes that are different for the new product.

To copy the details of a product from the Product Detailed View, click copy icon.

All the attributes of the old product, barring the Product Code, will be copied. You will be prompted to enter a new Product Code. Enter the Code and click on save icon. You can make relevant changes to the fields that have had the inputs copied on to them from the old product and you can again save your new product.

4.1.9 Closing a product

You cannot delete a product once it has been authorized. However, you have the option of closing it. A closed product will not be available to you for use, although it will remain in the system.

A product can be closed only under the following circumstances:

- It should not have any contracts linked to it. (A product, which has active contracts involving it, cannot be closed. Only when all the contracts involving the product are liquidated can the product be closed).

- It should have been authorized for the last activity that was performed on it.

Click close icon:

- When the product is highlighted in the Summary View

- When it is displayed in the Detailed View

You will be prompted to confirm the closure. If you want to go ahead with the closure, click 'Yes' button from the message window that pops up. If you do not want to close the product, click 'No' button in the message box.

4.1.10 Amending an existing product

Certain attributes of an authorized product can be changed depending on whether a contract has been input for the product:

- If no contracts have been input for the product, you can amend the inputs to any of the fields.

- If contracts have been input for the product (even if all of them have been liquidated) you can amend only those attributes that do not affect the financial information of a contract.

The changed attributes will be applied to all contracts that are entered or rolled over after the amendment is authorized.

ORACLE

To amend a product:

- Click unlock icon in the Application tool bar.

The latest version of the product will be displayed and you can make the changes to the inputs.

Save the changes by:

- Clicking on save icon in the Application tool bar.

All the validations that were done when you created the product will be carried out again by the system and error messages and override messages will be displayed. The modification will be displayed in the 'Modification No.' field of the audit trail.

🛑 If automatic authorization has been enabled for the product definition function, as well as the logged in branch, profile of the user who is amending the record, and the user also has rights for both input and authorize operations, the record will be automatically authorized when the Save operation is performed.

After the amendment is stored, your User-ID will be displayed at the Input By field. The date and time at which you saved the product will be displayed at the Date/Time field. The Status of the product will be shown as unauthorized. The changes to the product have to be authorized before you enter a contract for it. The version of the product with all the changes you made in this session will be the latest version.

If you click delete icon in any of the screens, you will see a message that will prompt you to confirm whether the changes have to be saved. You can choose to do one of the following:

- Save the changes by clicking 'Yes' button in the message
- Not save the changes by clicking 'No' button in the message
- Click 'Cancel' to get back to the screen from where you selected 'Unlock'.

4.1.11 Authorizing a product

The creation and modification of a product should be authorized before it can be used to input a contract.

To authorize the details of a Letter of Credit Product, from the 'Letter of Credit Product Definition' screen:

- Click authorize icon on the Toolbar

Remember that you cannot authorize an event that was input by you. It should be done by another user who has access rights for authorization.

If you are authorizing changes, the new value and the old value of the fields will be displayed. The 'Authorization' screen will be displayed with the modification number. Click 'View Changes' button to view the changes done on the record.

ORACLE®

Check the records to be authorized and then click 'Accept' button to accept the changes and authorize the record else click 'Reject' button. Your User-ID, the date and the time at which you did the authorization will be displayed in the Maker ID and Maker Date Stamp fields at the top of the screen. The Status of the record will be updated as authorized.

If you click 'Reject' button the selected modification numbers are marked as 'Rejected'. If the authorizer selects a particular modification number and click 'Reject', all the modification numbers beyond the selected modification number will be marked as 'Rejected' and the authorizer can enter remarks in the 'Checker Remarks' column. Once all the tanked modifications are rejected the record is marked as 'Rejected'.

If the authorizer rejects a record because of a correction, the maker cannot correct the changes in the same record but has to re-do the required changes again.

🛑 You can 'Reject' the modifications done to a maintenance record only if the record belongs to a function id for which 'Tanking Required' is checked.

ORACLE

The maker remarks, override remarks and warnings are displayed during authorization. The first level authorizer can enter remarks against 'First Checker Remarks' and the next level authorizer can enter remarks against 'Checker Remarks'.

Click 'View Changes' button to view the modification. The following screen will be displayed.

The changed details will be highlighted.

Click 'Exit' button to go back to 'Authorization' screen. Select the modification that needs to be authorized and click 'Ok' button to authorize the transaction.

If you do not want to confirm the authorization, click 'Exit' button. You will be taken back to the Tax Summary View. The record will not be authorized.

4.1.12 Retrieving information about a product

The details about a product can be retrieved either as a display or in print. The details are available in two forms:

- The Product Summary View gives a list of the attributes of all the products

- The Product Detailed View gives you all the attributes about a specific product

You can print the details of a product from any of these screens.

ORACLE

4.1.13 <u>Summary view of a product</u>

You can go to the Summary View by highlighting the module name in the Application Browser; all the functions associated with that module will be displayed in an adjoining box. Similarly highlight a function, the options (Detailed or Summary) available for the particular function will be displayed in an adjacent box. Click on Summary, the 'Summary View' screen is displayed.

The following attributes of all the products will be displayed in the Summary View:

- Product Code

- Description

- Group (Product)

- Start Date

- End Date

- Record Status (Open/Closed)

- Authorization Status (Authorized/Unauthorized)

To begin with, the information will be sorted on the Product Code, in the ascending order. You can choose to sort it on any of the attributes that are displayed.

Please remember that except for print you cannot perform any operation on a product while you are in the 'Summary View' screen.

From the Summary View you can go to the 'Product Detail View' screen by double clicking on the required record.

To go back to the screen from where you invoked the Product Summary View, click 'Exit' button.

4.1.14 <u>Detailed view of a product</u>

You can retrieve information about all the attributes of a product through the Product Detailed View. To view the details of the product, click on the respective icons. The status of the product will be indicated along with the details.

From the Product Detailed View, you can choose to do the following operations:

- Input a new product

- Amend the product whose details are being displayed

- Delete the product whose details are being displayed, if it is unauthorized

- Copy the details of the product that is being displayed onto a new product

- Authorize the product that is being displayed, if it is unauthorized

- Print the details of the product that is being displayed

You can carry out any of these operations by choosing them from the Toolbar. For example:

ORACLE®

To input a new product:

- Input a new product by highlighting the product, and:
  - Clicking new icon in the Toolbar
- Authorize a product, by highlighting the product and:
  - Clicking authorize icon in the Toolbar
- Close a product by highlighting the product, and:
  - Clicking close icon in the Toolbar
- Copy the details of one product onto another by highlighting the product, and:
  - Clicking copy icon in the Toolbar
- Print the details of one product onto another by highlighting the product, and:
  - Clicking on print icon in the Toolbar

Click 'Exit' button to go back to the screen from where you invoked the Product Detailed View.

4.2 <u>Entering a new contract</u>

To input a new contract in the 'Contract Details' screen:

- Click on new icon in the Toolbar

4.2.1 <u>Unlocking a contract</u>

If you want to change the details of an Authorized Contract you can open the record by:

- Click unlock icon in the Toolbar

A record that is unlocked by a user cannot be opened by any other user.

4.2.2 <u>Amending a contract</u>

You can amend certain details of a contract depending upon its authorization status:

- When you have captured the details of a contract and it is yet to be authorized for the first time you can change all its attributes - financial as well as non-financial, even if the details have been saved once. If accounting entries are involved in the change, the old entries are deleted and new ones passed.
- Once a contract has been authorized, changes can be made only to the non-financial details of the contract, or the details that do not affect the accounting entries passed by the system.

From the Detailed View:

- Click unlock icon in the Toolbar

ORACLE

Make your amendments and save them. If you do not wish to save changes, exit the contract. It will retain the old values.

🛑 If automatic authorization has been enabled for the contract function, as well as the logged in branch, profile of the user who is saving the amended contract record, and the user also has rights for both input and authorize operations, the record will be automatically authorized when the Save operation is performed.

For each amendment, a new version of the contract will be generated.

4.2.3 Deleting a contract

You can delete a contract that has been:

- Input and stored, stored, but yet authorized
- That has been put on hold
- That has been modified but not authorized

The Contract Detailed View:

- Click delete icon in the Toolbar

You will be prompted to confirm the deletion. Once you confirm it, all the entries that have not been authorized will be deleted.

4.2.4 Copying the details of a contract

Often, you may have a situation where you need to create a contract that closely resembles an existing one. In such a case, instead of entering all the details for the contract, you can copy the details of one contract on to another, changing only those attributes that are different for the new contract.

From the Contract Detailed View you can copy the details of a contract onto a new one.

To copy a contract either:

- Click copy icon in the Toolbar.

When you copy a contract:

- A new Reference Number will be allotted to the contract
- The User Reference field will default to the Contract Reference number
- The Contract Start Date will be given a value of today and the Contract End Date will be left blank

After you have made the relevant changes to the fields that have had the inputs copied on to them from the old product you can save your new product.

ORACLE®

To Save either:

- Click save icon on the Toolbar

4.2.5 Placing a contract on Hold

There may be a situation where you do not have the complete details of the contract you are entering. In such a case you can enter the details you have on hand and place the contract on Hold instead of saving it. You can perform this operation from the Contract Detailed View.

You need not authorize a contract that is on hold. During information retrieval, such a contract will be reported as Held.

To put a product on Hold either:

- Click hold icon on the Toolbar

No accounting entries and advices will be generated for a contract on Hold and the incomplete contract details will remain in the system. When all the details of the contract are available, you can lift the Hold status on the contract and process it like any other contract.

4.2.6 Removing the Hold Status on a contract

When all the details of the contract are available, you can remove the Hold status on the contract by either:

- Clicking unlock icon in the Toolbar

After you have unlocked a contract put on Hold you can enter the necessary details and process the contract like any other contract.

4.2.7 Reversing a contract

Using the Contract Reversal function you can reverse out an authorized contract. Typically, you would use the contract reversal function, if the details of an authorized contract are erroneous. All accounting entries that were passed for the original contract will be reversed.

The limits utilized by the original contract will be released.

The Contract Detailed View:

- Click reverse icon in the Toolbar

You will be prompted to confirm the reversal. Once you confirm it, all the accounting entries that have been passed for the contract will be reversed (this is done by passing the entries with a negative sign). These entries could be the contract initiation entries or any liquidation entries (interest, tax, etc.).

After the reversal has been done, you will be returned to the 'Contract Detail View' screen.

ORACLE®

4.2.8 Saving a contract

To save a contract after having captured its details, made modifications, copied it, etc. either:

- Click save icon in the Toolbar

🛑 If automatic authorization has been enabled for the contract function, as well as the logged in branch, profile of the user who is saving the contract record, and the user also has rights for both input and authorize operations, the record will be automatically authorized when the Save operation is performed.

4.2.9 Authorizing a contract

Any operation on a contract - input, copying, modification, value-dated changes, manual liquidation, rollover, reversal, etc., - has to be authorized by a user other than the one who performed the operation. All the contracts should be authorized before End of Day operations can begin. A contract on Hold does not need authorization.

From the Contract Summary View (when the contract is highlighted), or the Contract Detailed View (when the contract details are displayed), you can invoke the 'Contract Authorization' screen either by:

- Clicking authorize icon in the Toolbar

If the contract involves a product for which some Re-key fields have been defined, the details of the contract will be displayed only after you input the values in those fields. If no Re-key fields have been defined, the details of the contract will be displayed in the 'Authorization' screen.

All the overrides that were given during the operation will be displayed when the contract is being authorized.

ORACLE

If you are authorizing an amendment, the old values are replaced by the amended values, which will be available for subsequent processing.

The old values, however, will still be available in an earlier version of the contract. Click on 'Ok' button to authorize the contract. Click on 'Exit' button if you do not want to authorize the contract.

After the contract has been authorized, the accounting entries passed during this stage will also be marked as authorized and advises, if any have been specified for the operation, will be generated.

You will be returned to the screen from where you invoked the 'Contract Authorization' screen (Contract Summary View or Contract Detailed View).

The audit trail of the screen will display the following details:

- User ID of the person who input/modified contract details – 'Input By' field
- Date and time of data input – 'Date Time' field
- User ID of the person who authorized contract details – 'Authorized By' field
- Date and time of authorization – 'Date Time' field
- Contract Status (Open or Closed)
- Authorization status – Authorized or not

4.3 **Automatic Authorization**

If automatic authorization has been enabled for a function, branch and user profile, and such a user has rights for both input and authorize operations, any record maintained by such a user in the corresponding function (maintenance or online) screens will be automatically authorized when the Save operation is performed.

When automatic authorization takes place,

- The authorization screen is not opened. Authorization is considered as full or complete authorization, which would mean that all unauthorized changes to the record would be authorized.
- The re-key fields configured for authorization in respect of the function are not required to be entered by the user.
- Messages in respect of overrides are not displayed, but are internally authorized. Similarly, overrides requiring confirmation are also automatically confirmed.
- Any applicable online message are generated and displayed. The user can respond based on the error type – For 'Ignore' error types, the system automatically generates the messages; for 'Override' error types, the user is prompted about whether message generation is required; for 'Error' error types, messages are not generated.
- The user's authorization limit is checked when automatic authorization takes place
- The maker/checker validation is not performed when automatic authorization takes place

4.4 <u>Dual Authorization</u>

After creation or modification of maintenance records belonging to a function, for which Dual authorization has been enabled, an intermediate verifier (First Authorizer) has to verify the record before the record can be actually authorized. Only after the first authorization, system allows you to actually authorize the record.

The first level authorization is done using the 'Verify' screen. You can invoke this screen by typing 'CSSVERFY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

In the 'Verify' screen you can query the modifications pending for verification (First Authorization) and do the first level authorization for selected modifications. Based on the search criteria entered system queries and displays all the records that meet the search criteria.

If you double click on a particular record you can view the details of all the modifications pending for verification for that record in a separate screen (CSDVERFY).

ORACLE

All the modifications pending will be shown and you can select a modification and verify all the modifications till the selected modification number.

For examples if there are 3 modifications (Modification numbers 2, 3 and 4) pending for verification and if you select Modification number 3, system marks modification numbers 2 and 3 as 'Verified'. Similarly if you select Modification number 4, modification number 2,3 and 4 will be marked as 'Verified'.

The following details are captured here:

Key Id

Specify the key identification based on which the record can be queried. Key identification contains all the primary key values and any or all of the key fields that can be given to query the records.

Function Identification

Specify the function ID based on which the record can be queried.

Records

The following details pertaining to the records are displayed:

- Modification No
- Modification Status

ORACLE

- Maker
- Maker Date Stamp
- Authorization Status
- View Changes

Remarks

The following details are captured here:

Maker Remarks

The remarks entered by the maker of the record are displayed here.

First Checker Remarks

Specify remarks if any as part of first level authorization.

Maker Override Remarks

The Override remarks entered by the maker of the record are displayed here.

Warnings

The following details are captured here:

Warning Code

The warning code is displayed here.

Warning Description

The warning message or override messages logged for the record is displayed here.

Fields

The following details are captured here:

Field Name

The field name is displayed here.

Old Value

The old value of the field is displayed here.

New Value

The new value of the field is displayed here.

ORACLE

For every record you can click 'View Changes' button which will launch the function id screen and highlights the changes.

4.5 Multilevel Authorization of Contract

Some contracts may require multiple levels of authorization. The levels of authorizations are defined in the 'Product Transaction Limits' screen. You can use the 'Multilevel Authorization Detailed' screen for authoring a contract n-1 times. However, you can do final authorization only in the contract screen.

You can invoke the 'Multilevel Authorization Detailed' screen by typing 'OVDAUDET' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. The screen is displayed below:
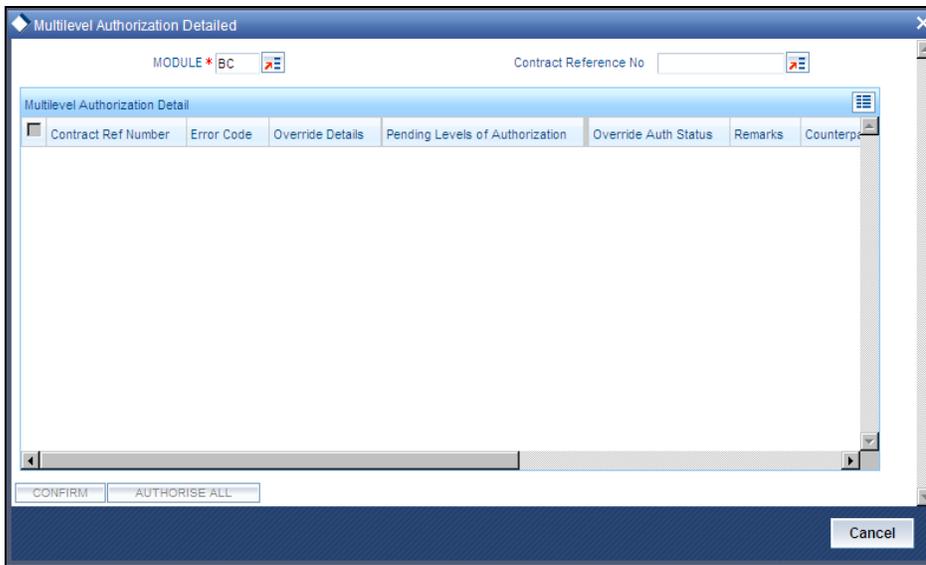
Specify the following:

Module

Select a module from the adjoining option list. The list displays all the modules maintained in the system which require multilevel authorizations.

Contract Reference No

Select a contract requiring multiple authorizations from the adjoining option list. The list displays all the valid contracts of the selected module requiring multilevel authorizations.

Multilevel Authorization Detail

The following details of the selected contract are displayed:

- Contract reference number

ORACLE

- Error code

- Override details

- Override authorization status

- Pending levels of authorization

- Remarks

- Counter Party

- Product Code

- Transaction amount

- Transaction currency

- Maker ID

- Status of the authorization. The system displays the error details in case of authorization failure.

If you have the authorization limit as that of the contract amount, then click 'Authorize All' button to authorize all the levels of a contract displayed in this screen. Click 'Confirm' button to authorize/reject the records available in the grid individually.

Click the 'Authorizer Details' button to view the details of all the authorizers involved in authorizing a contract. The system displays the following screen:
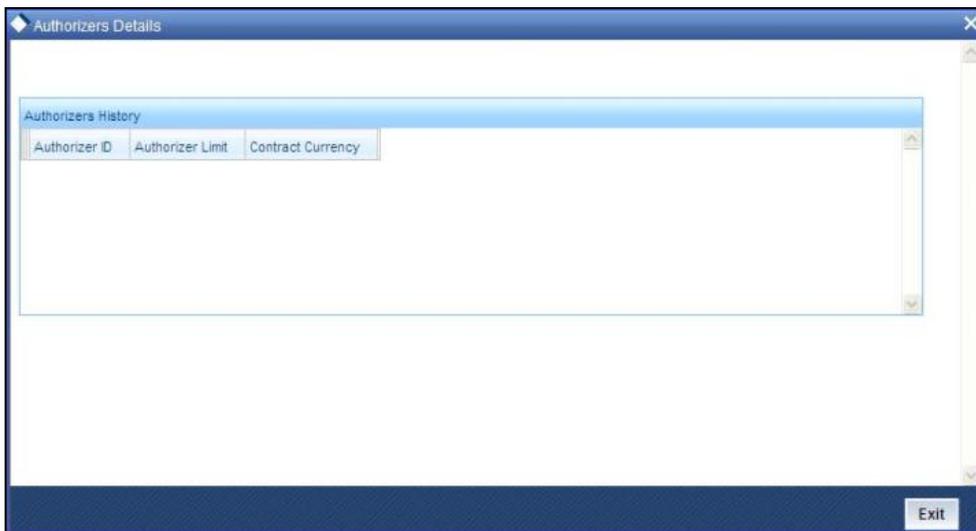
The system displays the following authorizer details:

- Authorizer ID

- Authorizer limit

- Contract Currency

Note the following:

ORACLE®

- The level of authorization is decreased each time a contract is authorised successfully.

- On successful authorization, authorizer's authorization limit accumulates

- Creator of a contract cannot authorise an override

- An authorizer can authorize a contract at the contract screen when there is no authorization limit for the transaction amount and where the authorizers limit is equal or greater than the contract amount.

- An appropriate error will be displayed if the authorizer tries to approve a contract whose authorization limit is less than the minimum authorization limit maintained in the 'Product Transaction Limit Maintenance' screen.

- The system restricts authorization when the last level of authorization is pending if:

- the authorization limit of the authorizer is less than the difference in contract value and the sum of authorization limit of the authorizers involved in the authorization process

- the authorization limit of the authorizer is less than the minimum authorization limit

- The contract amount is considered as authorizer's authorization limit during validation if:

  ➢ the authorizer with no limit maintenance is authorizing the contract.

  ➢ Contract will be listed even after the completion of n-1 level of authorization when the sum of authorization limit of the authorizer involved is less than the contract amount.

  ➢ The system restricts authorization and displays an appropriate error message if the level of authorization is equal to or greater than n-1 and if the authorisation limit of the user is greater than or equal to contract value minus sum of authorisation limit of users involved in authorization

Refer the 'Maintaining Transaction Limits' section in Core Services User Manual for more details on transaction limit maintenance.

4.6 <u>Retrieving Information</u>

The details of a contact can be retrieved either as a display or in print. The details are available in two forms:

- The Contract Summary View gives a gist of the attributes of all the contracts under various products

- The Contract Detailed View gives you all the attributes about a specific contract

From any of these screens, you can print the details of a contract.

4.6.1 <u>Contract Detailed View</u>

You can retrieve information about all the attributes of a contract through the Contract Detailed View.

ORACLE

To view the details of a contract from the Contract Summary View you can double click on the contract or choose Detailed from the View Menu. The status of the contract is displayed along with the authorization details.

From the Contract Detailed View, you can choose to do the following operations:

- Input a new contract
- Amend the contract whose details are being displayed
- Delete the contract whose details are being displayed, if it is unauthorized
- Copy the details of the contract that is being displayed onto a new contract
- Authorize an operation on the contract being displayed
- Print the details of the contract that is being displayed
- Close and Re-open a contract that has been authorized
- Process the contract. Thus, you can:
  - Reverse a contract. That is, reverse out its accounting entries
  - Roll a contract over if it has been defined with manual rollover
  - Record counterparty confirmation for a contract
  - Liquidate some components of a contract
  - Hold a contract if you do not have its complete details

You carry out any of these operations by choosing them from the Toolbar.

To input a new contract either:

- Click new icon in the Toolbar

Click 'Exit' button to go back to the screen from where you invoked the Contract Detailed View.

4.6.2 <u>Viewing the Summary Details of a contract</u>

To go to the Summary View you can highlight the module name in the Application Browser, all the functions associated with that module will be displayed in an adjoining box. Similarly highlight a function, the options (Detailed or Summary) available for the particular function will be displayed in an adjacent box. Click on Summary, the 'Summary View' screen is displayed.

If you are in the Contract Detailed View, choose Summary from the View Menu. Typically, the following details of all contracts will be displayed:

- Branch
- Reference Number
- Counterparty
- Contract Amount
- Currency
- Value Date

ORACLE®

- Maturity Date
- Product
- User Reference Number
- Related Reference Number
- Status
- Payment Method
- Rate Code
- Rate Spread
- Interest Amount

When you invoke this function, all the contracts will be displayed. The unauthorized contracts, the liquidated ones and those on Hold will be displayed.

To begin with, the contracts will be sorted on their product codes (alphabetical order of the product code). You can choose to sort them on any of the fields displayed.

To view all the details of a contract, do one of the following:

- Double click on the contract
- Choose Contract Detailed View when the contract is highlighted

4.6.3 <u>Confirming a contract</u>

Events on certain types of contracts like money market or foreign exchange contracts need to be confirmed by the counterparty or the broker. For example, if a money market placement is initiated an advice is sent to the counterparty along with a confirmation slip. Upon receiving the confirmation slip, duly signed by the counterparty or the broker, you can confirm the deal.

Invoke the contract that has to be confirmed. Click Confirm button in the Application toolbar under processing to confirm the contract or the event on the contract.

4.6.4 <u>Viewing the different versions of a contract</u>

When you are in the Contract Detailed View, you can view the different versions by clicking on the following buttons:

Button	Function
◀	To move to previous version of the record
▶	To move to next version of the record
◀◀	To move to first version of the record
▶▶	To move to the last version of the record

ORACLE

🛑 These buttons are specific to certain modules of Oracle FLEXCUBE only.

You can also click on the following options under View in the Main Menu:

- Move First (to move to the first version of the record)

- Rewind (to move backward until you find the version you are looking for)

- Move Previous (to move to the previous version of the record)

- Move Next (to move to the next version of the record)

- Fast Forward (to move forward until you find the version you are looking)

- Move Last (to move to the last version of the record).

4.6.5 Reassigning a contract to another user

A contract can be deleted only by the user who entered it. If a contract has to be deleted and the user who input it is not around to do it, you can reassign the contract to another user so that the other user can delete it. Typically, this situation may arise during End of Day operations when a contract that is not authorized has to be deleted and the user who input it has left office for the day. The access rights to reassign a contract are usually allotted to a senior user in the department.

In the Application Browser, highlight your module. The operations for which you have access rights will be displayed in an adjoining box. Position your mouse pointer and highlight Contract. The options available under it will be displayed in an adjacent box. Highlight Reassign and click on it once.

The 'Contract Reassignment' screen will be displayed and you can enter the User-ID of the user to whom you want to assign the contract. This user should have access rights to input contracts.
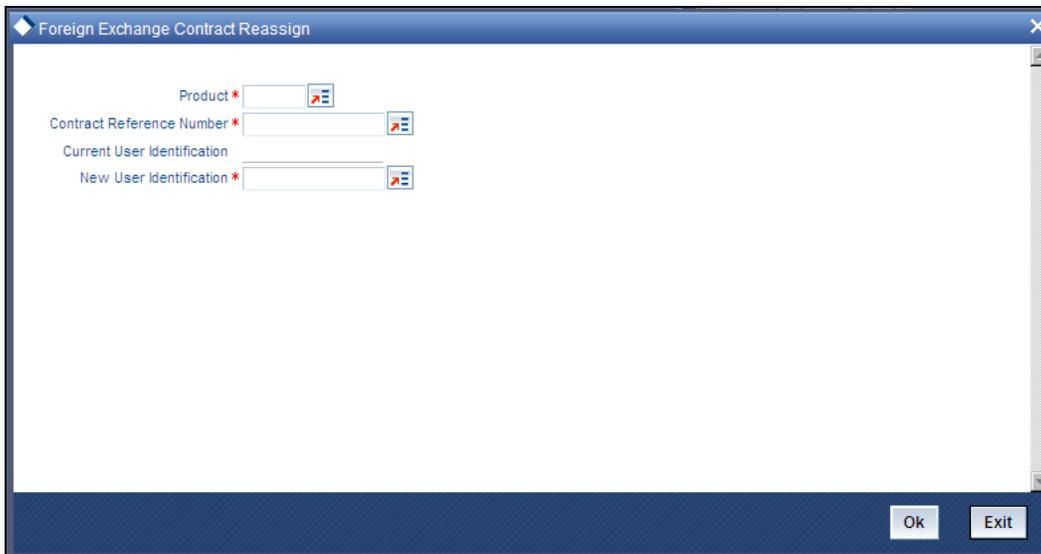
Click 'Ok' button after you make all the specifications. Click 'Exit' button if you do not want to save the details that you entered.

ORACLE®

4.7 <u>Maintaining Static Data</u>

Data that remains constant over a period of time is called static data. Usually, such data will be commonly accessed by more than one module. The following are some typical examples of static data:

- The details about the currencies that are used in your bank

- The details about the brokers with whom you may deal

- The details of End of Cycle functions that should be executed automatically

Such data is maintained in tables. Once the data is entered in a table, it has to be authorized before it can be used by any function. Each item in a table is called a record. Each record has a key that uniquely identifies it.

For example, when you open a record for a broker, you should allot an identification code. This code, called the Broker ID is unique to the broker whose details you are defining and cannot be allotted to any other broker. Thus, the Broker ID identifies the broker for whom the details have been defined. In a similar fashion, you have to allot unique codes to each currency, dealer, etc.

While you are defining a record, you have to enter the key first and then go on to define the attributes for it. These attributes will automatically be picked up when the key of the record is involved in a transaction. For example, you define Alexander (with a Broker ID of Alex) as a broker and indicate that the brokerage should be booked in advance. Whenever Alexander is involved in a transaction, the brokerage will be booked in advance.

4.7.1 <u>Types of fields</u>

You will encounter three types of fields in most screens:

- Mandatory fields
- Optional fields
- Conditional fields

4.7.1.1 <u>Mandatory fields</u>

Of the many fields in a screen, the inputs to some may be mandatory. This means that you cannot save the record without giving a valid input in such fields.

4.7.1.2 <u>Optional fields</u>

The inputs to some of the fields in a screen may be optional. You may or may not give an input to such fields. Further, an optional field may have a default value; a value that the system puts in the field if you do not enter anything. Unless you change this default value, it will be taken as the input to the field. However, please note that all optional fields need not have default values. It is possible that some fields can be left blank.

ORACLE

4.7.1.3 Conditional fields

There are some fields, which take input based on data in some other field(s). For example, in the Loans and deposits module, you have to specify the Cluster ID only if you are processing a deposit. It is not unusual that a conditional field also has a default.

4.7.1.4 Option lists

Inputs to certain fields can be picked up from the option list provided with the field. The option list will contain values that are valid inputs to the field.

After you have made all your inputs, save the record by clicking save icon.

Click 'Exit' button to exit this screen.

4.7.2 Adding a new record in a table

To add a new record in a table, click new icon when the 'Detailed View' screen of the table is invoked. For example, if you want to define a New Broker in the Broker Master file, first invoke the Broker Master table, click new icon. A new input screen for the table with no values in it will be displayed; with the cursor positioned at the key field.

If you are defining a new broker, the 'Broker Master' screen will be displayed with the cursor at

the Broker ID field.

 Certain tables are attached to a specific branch. Which means that a record defined in the table will be applicable only for the branch in which it was opened. For such tables, the Branch Code will be displayed along with the key of the record. This Branch Code will be that of the branch where the record was defined and you cannot change it. If you want to open a record in a different branch, you should sign-on to that branch (by invoking the 'Change Branch' screen from the main menu).

Enter a unique value in the key field and go on to define its attributes. At each field, press <F1> for help on what the field is about and the inputs it takes. If you give an invalid input to any field, an error message will be displayed.

4.7.3 Deleting a record in a table

A record that has been defined will be available for any functional operation only after it has been authorized. Before the addition of a record is authorized, you can delete it. A record can be deleted only from the detailed view of a record.

In the 'Detailed View' screen the table will be displayed with all the values that have been defined for the record. You can click delete icon. You will be prompted to confirm the deletion before the record is deleted.

ORACLE

In the 'Summary View' screen you can only print the details of the highlighted record. Any operation on a record like deletion, modification, cancellation etc. will have to be carried out through the 'Detailed View' screen.

4.7.4 Copying the details of a record

Very often, you may have to enter into a table a record that closely resembles an existing record. In such a case, you can copy the details of the record that has already been defined. You can then change the attributes that are different for the new record.

At the 'Summary View' or the 'Detailed View' screen of the table, click copy icon when the record you want to copy is highlighted. The input screen for the table will be displayed with all the details except those in the key field(s). Enter the appropriate value(s) in the key field(s) that are applicable for the new record you are defining. You can change the input in any field. The validations that are done when you are defining a new record will be done for the fields you change. Save the new record by clicking save icon.

4.7.5 Authorizing a record in a table

Whenever you add, modify, close or re-open a record, the activity should be authorized before the End of Day operations (EOD) can begin. Authorization can be carried out only by a user other than the one who carried out the activity being authorized. For example, if you have added a new record in the Broker Master table it should be authorized by some other user.

At the 'Summary View' screen of the table, click authorize icon, when the record you want to authorize is highlighted. You will be prompted to confirm the authorization. The record will be authorized only if you give the confirmation.

After you confirm the authorization, your User-ID will be displayed at the Auth By field. The date and time of authorization will be displayed in the Date/Time field. These fields will always show the details of the latest authorization.

4.7.6 Modifying a record in a table

Certain attributes that have been defined for a record can be changed after it has been stored and even authorized. However, you may not be able to modify the inputs in all the fields under certain circumstances. If there is a restriction on modifying the input to a field, it will be mentioned in the on-line help for the field. <F1> at any field gives you the on-line help on the field.

You can choose to modify a record by, either:

- Clicking unlock icon in the Toolbar when the details of the record are being displayed in the 'Detailed View' screen for the table.

After you have indicated your modifications, save them by clicking save icon.

Your User-ID will be displayed at the Entry By field. The date and time at which you saved the modification will be displayed next to it. The record has to be authorized by a user other than you.

ORACLE

4.7.7 Closing a record in a table

When a record is closed, it will not be available for use by any function. You can reopen the record if it has to be used again. A record can be closed only if it is not linked to any other table. For example, you cannot close a Rule in the Brokerage Rule Definition table, if the rule is linked to a broker in the Brokerage Association Table.

Click close icon when the details of the record are being displayed in the 'Detailed View' screen for the table.

Click OK. You will be prompted to confirm the closing of the record. The closing should be authorized by a user other than you, before you can begin the End of Day operations.

4.7.8 Viewing the details of a record

Two types of view screens are available for records in a table. The 'Summary View' screen displays the value in the main fields of the table, in a tabular column. To move to the Detailed View for the record, do the following:

- Double click on the record

From the Summary or Detailed view for a record, you can choose any action from the application toolbar.

4.7.9 Maker and Authorizer Details

When you save a record, your User-ID will be displayed in the Entry By field. The date and time at which the record was created will be displayed in the Date/Time field. These fields will always show the details of the latest action on the record - addition or modification.

A record that has been defined should be authorized before it is available for a function. This authorization should be made by a user other than the one who defined the record. All the new records that were defined during the day and the ones that were modified should be authorized before you can begin the End of Day operations for the day. You can however delete a record before it is authorized.

The User-ID of the authorizer will be displayed in the Auth By field. The date and time at which the record was authorized will be displayed in the Date/Time field. As with the Entry By field, this field will be for the latest action that was authorized.

4.7.10 Printing the details of a record

The Print function lets you print the details of record(s) in a table. You can choose to print only a specific record, a range of them or all of them in a table.

ORACLE

4.8 <u>Copying Parameterization Data</u>

You can copy parameterization data from Oracle FLEXCUBE environment to any other environment and vice versa. The data from Oracle FLEXCUBE can be exported into an excel sheet or an XML format.

If 'Excel Export Required' option is checked for a function id in the 'Function Description Maintenance' screen then an 'Export' button is enabled in the summary screen of that function id. In the Summary screen you can query records based on the query parameters available and then select the required records to be exported and click 'Export' button. On clicking 'Export' button, system would export the data into an excel sheet and opens the excel sheet with data populated. You can then save the excel sheet.

You can also import data into Oracle FLEXCUBE environment using the 'Excel Import' screen. You can invoke this screen by typing the function id 'CSDXLUPD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The following details are captured here:

File Name

Select the excel file to be imported by clicking 'Browse' button.

Total No of Records

The total number of records to be uploaded is displayed here.

Function Identification

The function id mentioned in the excel file chosen is displayed here.

Batch Reference

The unique reference number generated for an upload is displayed here.

Post Upload Status

Select the status to be set for the file post upload, from the drop-down list. The following statuses are available in the drop-down list:

- Authorized
- Unauthorized
- Hold

Override Action

Select the action to be taken if an override message is encountered, from the drop-down list. The following options are available:

- Ignore
- Error

Action

The action is displayed here.

No of failed records

The total number of records which failed to get uploaded is displayed here.

Generate or Upload

Select the action to be taken for importing the file, from the drop-down list. The following options are available for selection:

- Generate – Select this option if an XML has to be generated from the imported file.
- Upload – Select this option if the data has to be uploaded as an excel file itself.

🛑 To start the upload process click 'Upload' button. Once you click this button system starts importing the data from the excel file.

Source

Specify the source code of the file to be used for generating the XML file. You need to specify the source if you have chosen 'Generate' option in the 'Generate or Upload' field.

ORACLE®

Excel File Upload Details

The following details are captured here:

Record Id

The unique number of the record uploaded is displayed here.

Record Key

The record key is displayed here.

Status

The upload status of the record is displayed here.

Excel Upload Errors

Record Id

The unique number of the record, which encountered error while uploading, is displayed here.

Error Code

The error code corresponding to the error encountered during upload is displayed here.

Error Message

The error message corresponding to the error code displayed is defaulted here.

4.9 Other Operations

4.9.1 Changing the branch of operation

You can change the branch of operation to a branch other than the one you are signed on to, using this function. The branches to which you can change will be defined in your user profile. You can change your branch of operation only when a function that has been initiated by you in the current branch has been completed.

In the Application tool bar, place the cursor over 'Branch Online'icon and then select the option 'Select Branch'. The 'List of Values Branch Code' screen is displayed in which you can query and select branches maintained in the system.

ORACLE

Specify the query parameters and click 'Fetch' button. The records meeting the query criteria are displayed in the lower grid.

To change the current branch, click the branch code to which you want to change to from the list of displayed records. System displays a 'Confirmation Message' window in which the following confirmation message is displayed:

<p style="color:red; text-align:center">Do you want to change the branch to: <<Selected Branch Code>></p>

Click 'OK' to continue with the change branch operation else click 'Cancel'.

ORACLE

To change to a branch, select the branch code from the option list of the branch code text field and click on the Change Branch button. This branch becomes your Host branch. When you are in the Host branch, invoke this screen again and click on Home Branch to return to your Home branch.

STOP When you change your branch through the Change Branch function, you become a GUEST in the branch you have changed into. Your user profile will be the one created for a User ID called GUEST in that branch. However, if you are defined as an End of Day operator, your user profile in your branch will be applicable in the branch you change into.

4.9.2 Making a query

When you are in the Contract On-line Summary view, all the contracts involving all the products defined for the module are displayed. This may amount to hundreds of contracts. To avoid wading through this mass of data, you can make a query to see only those contracts, which are relevant to you at a particular time.

For example, you may want to see the contracts for just three customers of your choice, maturing on a specific date. Or you may want to see all contracts across products, defined with a specific rate of interest. The 'Query' screen makes this possible.
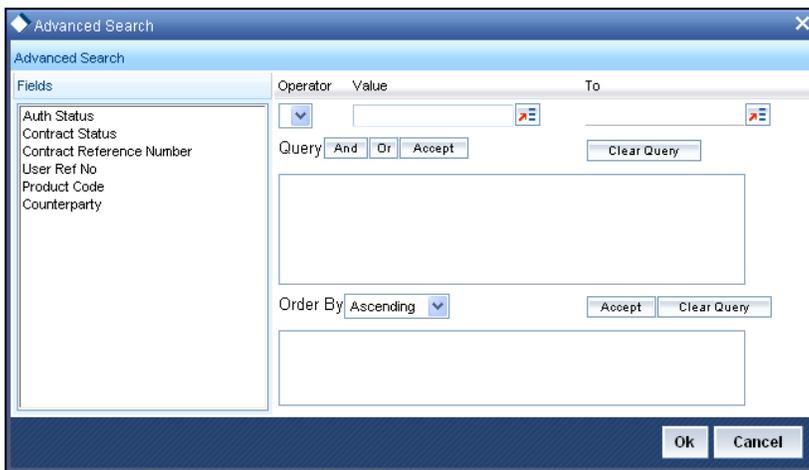
4.9.3 The procedure, with example

Example

In the 'Summary View' screen for on-line contracts, the fields displayed are the criteria by which you can make a query.

Suppose you want to see all the loans (in the Loans module) with a specific Maturity date:

- Click on Maturity Date in the Fields list.

- From the Operator option list, click on Equal To.

To specify the Maturity Date (28 December 1999), pick the date from the option list under Value.

Click 'Accept' button.

You will see the query appearing in the 'Query' screen.

If you wish to go ahead with the original query, click 'Ok' button. You will see the 'Contract Summary' screen, with a display of the details of only those contracts maturing on the date you have specified.

If you do not wish to carry the query through, then click 'Clear Query' button. The 'Query' screen is cleared and you can proceed to make a new query.

4.9.4 <u>Making a query based on more than one criterion</u>

Suppose you want to see loans (in the Loans module) based on more than one criterion - that is, you may want to see all USD loans with a value date (which come into effect) beyond 31 December 1999 and an interest rate greater than 10%.

To make such a query, first click on Currency under Fields, choose Equal To under Operator and USD under Value. Click 'Accept' button. Now click 'AND' button. Repeat the procedure with the criteria value date and rate, click 'Accept' button and 'AND' button in the sequence described for the first criteria currency. You will see the query displayed in the 'Query' screen.

Check it for correctness and click 'Ok' button. You will see the 'LD Contract Summary' screen showing only USD contracts with a value date beyond 31 December 1999 and a rate of interest over 10 per cent.

4.9.5 <u>Selecting the same criterion to apply one or more conditions</u>

Now, you may want to make a query to see the loans (in the Loans and Deposits module) involving three different products and having a rate less than 12 percent. This involves specifying the products one by one all of which come under the same criterion - Product (listed out under Fields) and indicating a rate range for them.

Click on Product in the Fields list, specify the Operator as Equal To and pick out the product from the Value option list, say LDSP and click 'Accept' button. To select another product, click 'OR' button and then click Product in the Fields list, specify the Operator as Equal To and pick out the product from the Value option list, say LL05. Repeat the process for the third product, LL07.

To cull out loans involving these three products with an interest rate less than 12%, click 'AND' button and specify the rate condition. (Pick Rate from the Fields list, specify the Operator as Less than and give the Value as 12. Click 'Accept' button. You will see the following query in the 'Query' screen:

PRODUCT = `LDSP OR PRODUCT = `LL05 OR PRODUCT = `LL07 AND RATE < 12

Now click 'Ok' button to see the query through. You will see displayed in the 'LD Contract Summary' screen, all the loans with an interest rate less than 12% for the three products you have specified.

ORACLE

4.9.6 Ordering

You can see a display of the fields in the Contract Summary View either based on the ascending order or the descending order.

Suppose you want to see the Contract Amounts for all the loans in the Loans and Deposits module in the descending order, highlight the field Contract Amount from the Fields list in the screen and click on it. In the Operator option list, choose Order By.

Once you do this, the Value list will contain the two options:

- Ascending
- Descending

Click the option of your choice, say, Descending. Click 'Accept' button.

Click 'Ok' button. You will see all the contract amounts of all the loans in the Loans and Deposits module, in the descending order, in the 'LD Contract Summary' screen.

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

4.9.7 Using wildcards to make a query

You need not always specify the criteria. You can use Wildcards such as * or %, to see a particular set of criteria. For instance, in the Loans and Deposits module, you have defined both loan products. All loan products have a Product Code that starts with LD (LD01, LD02 etc.), and all deposit products have a Product Code that begins with DP (DP01, DP (DP01, DP02, etc.).

Now suppose you want to see only the loan products and you know that they all begin with LD, instead of specifying each from the list of Values, you can give the Operator as Like and in the Value field key in LD%.

Once you click Accept and make a query, the 'Contract Summary' screen displays all the loan products.

4.9.8 Viewing Errors and Overrides

The system throws up messages while performing a task to either point out an error , or to issue a warning that can be overridden or just to give some information.

Based on the type of message, the screen will be displayed as under.

4.9.8.1 Error

The following error message is displayed.

<p style="color:red; text-align:center">No Function ID available for execution.</p>

Click 'Ok' button to close the window.

4.9.8.2 <u>Override</u>

The following override message is displayed.

<p style="color:red; text-align:center">Provisioning Details should be manually modified, if required.</p>

Check the box adjoining the required message and click 'Accept' button to proceed with the transaction. Click 'Cancel' button to close the window.

The maker can view the override messages and can enter remarks before accepting the same The maker remarks along with the overrides are displayed during authorization.

4.9.8.3 <u>Information</u>

The following Information message is displayed.

<p style="color:red; text-align:center">The Account is not valid for the particular operation.</p>

Click 'Ok' button to close the window.

4.9.9 <u>Viewing Customer Account Balance</u>

You can view the balance and account status of a customer account from any customer account field of any screen in Oracle FLEXCUBE.

To view the balance and account status you need to select the customer account and press F11. System displays the balance information and account status of the selected customer account if it is a valid customer.

The balance information and account status of the customer account in the logged in branch is displayed in the 'Customer Account Balance'screen.

For e.g. to view the account balance information and account status of the credit account that you have selected in the 'Funds Transfer Contract Input' screen, place your cursor in the credit account field and press F11.

The balance information and account status of the credit account selected is displayed in the 'Customer Account Balance' screen.

You can view the following account balance and account status details of the credit account selected:

- Branch

- Account

ORACLE

- Current balance

- Available Balance

- Status Dormant

- No Credit

- No Debit

- Frozen

- Customer Category

- Customer Number

Click 'Exit' button to exit from the screen.

4.9.10 <u>Viewing Customer Signature</u>

You can view the customer account signature of any customer account from any customer account field of any screen in Oracle FLEXCUBE.

To view the customer account signature you need to select the customer account and press F12. System displays the signature details of the selected customer account if it is a valid customer.

The signature details of the customer account is displayed in the 'Customer Signature View' screen.
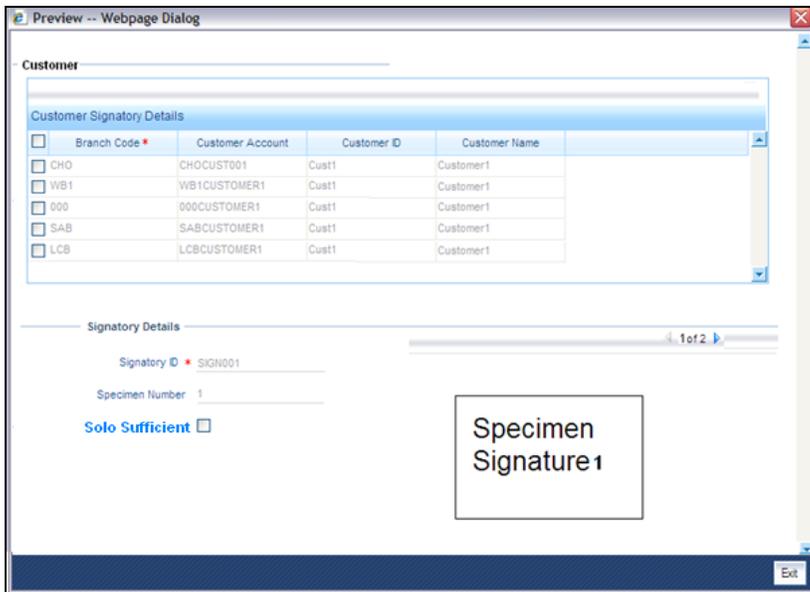
System displays the first signature by default. You can view the next signature by clicking the forward arrow button.

🛑 If the account signature is not available the customer signature is displayed

ORACLE

5.   Screen Glossary

5.1   <u>Function ID List</u>

The following table lists the function id and the function description of the screens covered as part of this User Manual.

Function ID	Function Description
CSDXLUPD	Excel Import
CSSVERFY	Verify Summary
OVDAUDET	Multilevel Authorization Detailed
SMDHOTKY	Hot Keys Maintenance
SMDMBEAN	MBean

ORACLE®

ORACLE®

Procedures
October [2013]
Version 11.3.81.02.0

Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax:+91 22 6718 3001
www.oracle.com/financialservices/