

CBR Interface
Version-1.0
9NT1399-ORACLE FC UBS V.UM 11.0.RU.1.0.0.0
[December] [2010]
Oracle Part Number E51712-01



Document Control

Author: Documentation Team	Group: UBPG	
Created on: October 01, 2008	Revision No: Final	
Updated by: Documentation Team	Reviewed by: Development/Testing teams	Approved by: Software Quality Assurance Team
Updated on: December 23, 2010	Reviewed on: December 23, 2010	Approved on: December 23, 2010

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1. About this Manual

1.1 Introduction

This manual explains the interface between Oracle FLEXCUBE and other external systems used in your bank.

The manual gives a brief introduction about the various external systems used and also provides information about the interface workflow, validations, and processing details.

1.1.1 Audience


This manual is intended for the following User/User Roles:

Role	Function
Back office data entry Clerks	Input functions for maintenance related to the interface
Back office Managers/Officers	Authorization functions

1.1.2 Abbreviations

Abbreviation	Description
FLEXMLG	FLEXMLG Gateway
CBR	Central Bank of Russia
BOD	Beginning of Day
EOD	End of Day

1.1.3 Conventions used in this Manual

Important information is preceded with the  symbol.

2. Unified Formats of Payment Dispatch Interface

2.1 Introduction

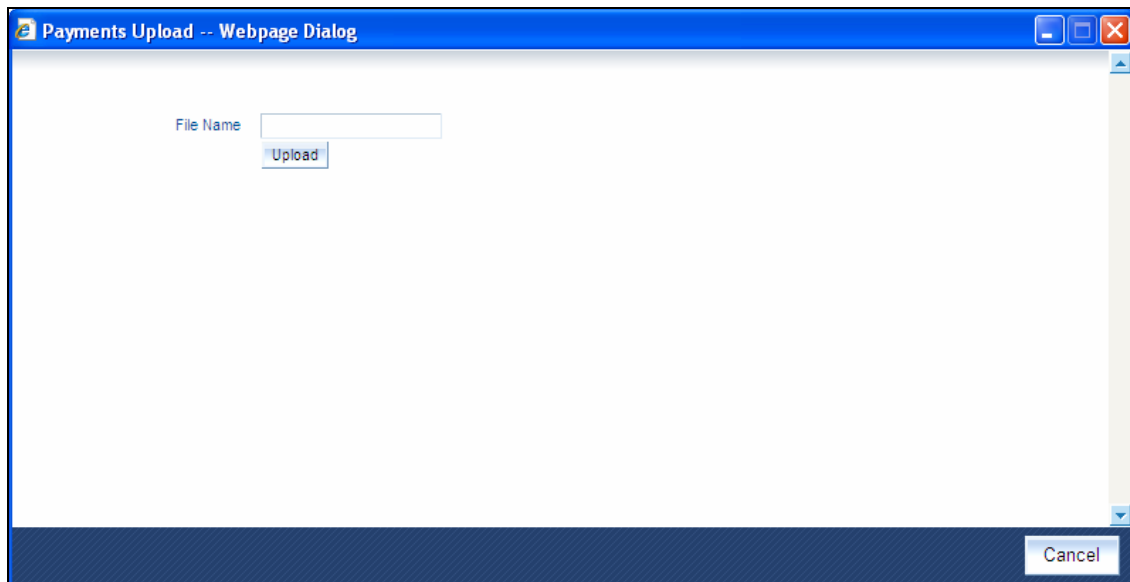
The Central Bank of Russia (CBR) has formulated certain rules regarding processing of local payments when it is routed through them. The Central Bank has formalized a Unified Format across the regions for this purpose.

Oracle FLEXCUBE has to send handoffs or requests to IBR and receive uploads or replies from IBR system at IMB, Russia. These messages will be in the customized XML format specified by IBR.

This document describes the functionality between FCXMLG (Oracle FLEXCUBE XML GATEWAY) and IBR (Institutions of Bank of Russia) for payment dispatch interface.

2.1.1 Uploading Payments

You can upload the incoming ED files using 'Payments Upload' screen. You can invoke the this screen by typing 'PCDUPPMT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



File Name

You can specify the name of the file.

By clicking 'Upload' button the system will parse the file in the IN location.

Following validations will be done to process the request:

- The XML file is validated against the corresponding XSD. This XSD is stored in the configured XSD path.
- If the XSD validation is successful then the XML file will be moved to the WIP (Work in progress) directory for parsing of the XML message in the file.

- The XML message is parsed by using XML DOM parser, each EPD/EISD message and its fields are identified.
- The parsed values are inserted into the incoming upload table for incoming payment processing.
- For cases where there are multiple child elements for the same ED Type, parsed fields are stored in the detail tables for the respective ED type.
- The successful processed files are moved to the OUT directory
- The XML file which resulted in failure during the processing will be moved to the ERROR directory and the error will be logged.
- If the validation is unsuccessful then the XML file is moved to the ERROR directory, the error is logged into the interface error table.

2.2 Outgoing Requests/Handoff to IBR

Oracle FLEXCUBE processes the payments depending on the type of payment document and creates the XML messages in the following format:

Term	Definition	Type of the document according to logical structure of payment document (field P101)
ED101(ed:ED101)	Payment Order	01
ED102 (ed:ED102)	Letter of Credit, L/C	08
ED103 (ed:ED103)	Payment Request	02
ED104 (ed:ED104)	Collection Order	06
ED105 (ed:ED105)	Partial payment tracking document	16
ED110 (ed:ED110)	Short-format electronic payment document	01 (if the field P883 – 'Processing Type' = 0)

2.3 Incoming Request / Request from IBR

- Electronic documents exchange between the participant of payment and IBR is provided by messages in XML format. Electronic document exchange means an exchange of payment documents (PD), and also an exchange of the messages transferring service information (EISD).
- To send selected documents to IBR, the bank forms the XML messages containing PD attributes. The generated messages will be sent to IBR where after accomplishment of their logic control the PDs will be executed.
- Following the results of the logic control and subsequent PD processing, IBR transfers to the Bank the EISDs, which contains the results of the sent PD processing, incoming PD, correspondent account statement.

- The messages received by the bank from IBR are to be parsed and as a result the information of the received EISD will be compared to the information contained in the sent PD, in order to change the PD status or to create the ABS PD of crediting funds on an account.
- When it is necessary to cancel the PD, to receive the information on results of PD processing in IBR, to receive copy of PD or EISD, the Bank sends to IBR the corresponding query. The answering EISD received from IBR, are processed by the Bank. As a result the PD status changes or a new PD is created in ABS.
- The table includes service EISD which can be received by the Bank from IBR with indication of the purpose and actions required to be carried out in ABS at the creation of message (EISD).

2.3.1 **EISD List with Description of Purpose**

The table below includes the EISD service which can be sent by the Bank to IBR with indication of the purpose and actions required to be carried out in automated banking system at the creation of message (EISD).

Designation	Name and Purpose
ED202	<p>EPD Query (Package of EPD)</p> <p>It contains the following types of queries:</p> <p>About status of the EPD sent/received before</p> <p>Query of a copy of the EPD which was sent/received before</p> <p>Other types, included in the Exchange agreement</p> <p>Rules of generation:</p> <p>The user will have an option to generate the query on any selected EPD (from Automated Banking System database) for the cases when EPD was selected, or the received EPD has been sent or received from IBR.</p>
ED203	<p>EPD Group query:</p> <p>It contains query for the reception of EPD identifiers and EPD copies having the same status ('paid', 'postponed', 'annulled', and so forth).</p> <p>Rules of generation:</p> <p>The user will have an option to generate for IBR the query including PD status (from the available values list).</p>
ED204	<p>EPD (EPD package) Recalling query (Query about recalling EPDs</p> <p>It is including the query on revocation of the EPD, which was not executed in IBR due to shortage of funds on the Bank account (EPD is inserted to the intraday time queue) or the query on revocation of the EPD package which was not executed to the moment of the query compilation.</p>
ED210	<p>Account statement query:</p> <p>It is including query of the intermediate or short statement of the Bank account in IBR or the report about the current balance of the Bank account.</p>

Designation	Name and Purpose
	<p>Rules of generation:</p> <p>The user will have an option to generate the query at any time during the day.</p>
ED214	<p>Acceptance notification:</p> <p>It is including notification on the acceptance of full payment of the Request for Payment (ED103) or about full/partial non-acceptance.</p> <p>Rules of generation:</p> <p>The user will have an option to generate the EISD answering to the incoming ED103.</p>
ED218	<p>Outgoing form query:</p> <p>It is including the query on Form (the report in the certain format which IBR is sending to the Bank answering the Bank's query).</p> <p>Rules of generation:</p> <p>The user will have an option to generate the query at any time during the day.</p>
ED220	<p>Query to receive response workflow:</p> <p>Query on the EPDs, which was received by the Bank and the EPDs which was composed for the Bank in IBR.</p> <p>Rules of generation:</p> <p>The user will have an option to generate the query at any time during the day and also to generate the query automatically according to the schedule.</p>

2.4 Incoming Reply/Upload from CBR

The table below includes service EISD which can be received by the Bank from CBR with indication of the purpose and actions required to be carried out in Automated Banking System at the creation of message (EISD).

Designation	Name and purpose
ED205	<p>EPD (Package of EPD) Status Notification</p> <p>It is a notification about the current status of EPD or a reply to the query message ED 202; it can have the following statuses: «EPD is paid»; «EPD is postponed»; «EPD is annulled»; other statuses (see section 4.2.5 of the present FS).</p> <p>Rules of generation:</p> <p>During the process of parsing, the conformity of fields of section EDRefID in the notification to the same fields in a payment document in ABS should be verified. Code of PD status in IBR is to be inserted to the attribute P881. If the message does not match with PD, the message should be transferred to the manual parsing.</p>

Designation	Name and purpose
ED206	<p>Debit/credit confirmation</p> <p>It is sent from IBR to the Bank following the results of debit transaction on a participant's account on the basis of EPD.</p> <p>Rules of generation:</p> <p>During the process of parsing, the conformity of fields of section EDRefID in the notification to the same fields in a payment document in ABS should be verified. The processing is the same as described in section «Parsing MISC Messages» EISD of III group (Confirmation of PD debiting/crediting) (see p. 3.14.2 of FS 'Message Receipt and Parsing').</p>
ED207	<p>Notification on EPD group</p> <p>It is a notification about the rejection of EPD. The status code will be sent as 01, indicating the rejection of an ED sent earlier. The ED no will be indicated in the ED No field.</p> <p>Rules of generation:</p> <p>During the process of parsing, the conformity of fields of section EDRefID in the notification to the same fields in a payment document in ABS should be verified. EPD status in ABS is to be changed accordingly. Code of PD status in IBR is to be inserted to the attribute P881. If the status is 'postponed', the message processing and PD status changing in ABS are the same as MISC message parsing on EISD of IV group (the EPD postponed due to shortage/absence of funds on the correspondent account). If the status is 'annulled', the message processing and PD status changing in ABS are the same as MISC message parsing on EISD of group V (the EPD is annulled on a basis of the EISD recalling EPD).</p>
ED211	<p>Customer account statement</p> <p>It contains the intermediate or short statement of the Bank account in IBR the report about the current balance of the participant account, On receiving 211 the specified ED no will be confirmed.</p> <p>Rules of generation:</p> <p>Parsing of the statement is executed. Conformity of fields of section EDRefID in the notification to the same fields in a payment document in ABS is verified. The message processing is similar to the parsing of MISC messages of EISD group III (Confirmation of PD debiting/crediting)</p>

2.5 **Matching EPD statuses in XML messages to ABS PD**

Oracle FLEXCUBE processes the conformity of PD statuses in ABS to the statuses used in messages ED205, ED207 and shows the PD variation from the initial status to the final status during the reception of the specified messages in the following given format:

Status in XML message (Status Code)	Initial status of PD	Final status of PD
00-EPD is paid,	Sent	Withdrawn according to statement
	Credited	Confirmed according to statement
01-EPD is postponed	Sent	Postponed according to correspondent account
03- EPD is placed in a card file in FI	Sent	Card file 3
04- EPD is annulled	Sent	Canceled

On receiving ED206 or ED211 messages, the upload confirmation event will be fired and the contract will be confirmed.



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[December] [2010]
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