Direct Debit Interface User Guide

Oracle FLEXCUBE Universal Banking

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Direct Debit Interface User Guide
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Contents

1. Preface

1.1   Introduction

This manual is designed to help acquaint you with the interface between Oracle FLEXCUBE and the direct debit payment system.

This manual provides you extensive explanations about the various maintenances required for the smooth exchange of data between Oracle FLEXCUBE and the applicable systems through the interface. It also gives you an insight into the processes involved in the actual exchange of data.

1.2   Audience

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

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

1.3   Documentation Accessibility

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

1.4   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	*Direct Debit Interface* explains the process of capturing direct debit parameters to facility the process direct debit payments for corporate customers from its retail customers for periodic payments.
Chapter 3	*Function ID Glossary* has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

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1.5 Abbreviations

Abbreviation	Description
System	Unless and otherwise specified, it shall always refer to Oracle FLEX-CUBE system
EOD	End Of Day
CMS	Card Management System
DD	Direct Debit

1.6 Glossary of Icons

This User Manual may refer to all or some of the following icons.

Icons	Function
	Exit
	Add row
	Delete row
	Option List

1.7 Related Documents

- IF Answers User Manual

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2. Direct Debit Interface

2.1   Introduction

Oracle FLEXCUBE supports the facility to process direct debit payments and provides convenience to the bank retail customers to make periodic payments. Corporate customers can provide instructions to their banks to directly debit the payer account by the specified amount and credit the corporate customer account. Using this facility, customers can avoid missing of payment schedules or late payment penalties and can save time by avoiding payment queues.

In order to facilitate direct debit, the following maintenance are to be done:

- Direct Debit Bank Parameters
- Company Registration
- Customer - Company linkage

2.1.1   Direct Debit Transaction Process

Following are the sequential steps for processing Direct Debit payments:

1. Based on pre-defined instructions to collect funds from customer account(s), an incoming request file will be received from direct debit system from the path as defined in the 'Direct Debit Bank Parameter' screen.

   The pre-defined instructions consists of Company Registration and Customer - Company linkage.

   For information on incoming file format, refer to 'Incoming and Outgoing Transaction file formats' section.

2. System picks up the file at the specified time from the specified path.

   – System validates the Data code, which should be 1 for Header, 2 for Details, 8 for Footer and 9 for End. Single file can have multiple records i.e., Header, Details, and Footer.

   – On authorization, system processes the files in respective module along with running business checks and updates 'Direct Debit Transaction Online' details (STDDDONL).

3. System provides a response file for direct debit through an outgoing response file to direct debit system in the path defined in the 'Direct Debit Parameter' screen.

   For information on outgoing file format, refer to 'Incoming and Outgoing Transaction file formats' section.

Following are the type of response received in an outgoing transaction file:

- Debit Retail/Corporate Customer account and Credit the GL account mentioned by the amount for 'Retail/Corporate File'
- Debit the GL account and Credit the Corporate account mentioned by the amount for 'settlement File for credit'
- Debit Corporate Customer account and Credit the Profit/Income GL account mentioned by the amount for 'settlement file for Fee '
- Debit Corporate Customer account and credit the intermediary GL (which will be Zengin GL currently) mentioned by the amount for salary processing.

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2.1.2 Direct Debit Transaction codes

Following are two specific type of transaction codes used for direct debit transactions:

- Transaction Code '91' - Direct Debit

  Direct Debit the customer account and Credit the GL account.

- Transaction Code '2A' - Direct Credit

  Direct Credit the company account and Debit the GL account.

2.1.3 Incoming and Outgoing Transaction file formats

The direct debit payments are processed through the transaction file, salary file, and settlement file which are stored and processed in specified path along with relevant parameters.

Request file

Following is the format of the direct debit request file:

File Name:

- DDDBT_FCUBS_0001_I.DATHHMM(Received at ~ <time>)
- DDDBT_FCUBS_0002_I.DATHHMM(Received at ~ <time>)
- DDDBT_FCUBS_0003_I.DATHHMM(Received at ~ <time>)
- DDRETRY_FCUBS_0001_I.DATHHMM (Received at ~ <time>)
- DDSALARY_FCUBS_0001_I.DATHHMM(Received at <time>) - Can be received in an interval of 10 minutes.
- DDSETTLE_FCUBS_0001_I.DATHHMM(Received at <time>) - received only once in a day.

Response file

Following is the format of the direct debit response file:

- DDDBT_FCUBS_0001_O.DATHHMM (Received date and time)
- DDDBT_FCUBS_0002_O.DATHHMM (Received date and time)
- DDDBT_FCUBS_0003_O.DATHHMM (Received date and time)

2.1.4 Basic Actions

All the maintenance and detailed screens in Oracle FLEXCUBE are facilitated with a unique toolbar. The toolbar displays the action icons along with their labels.

Invoke a new screen:

- New - When you click 'New' to create new details, then the system shows actions 'Save' and 'Hold'.
- Enter Query - When you click to enter a query, then the system replaces all actions with 'Execute Query'

Invoke an authorized record from a summary screen

- New
- Copy - When you click to copy the details, then the system replaces all actions with 'Save'

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- Close - When you click to close the record, then the system replaces 'Close' and 'Unlock' with 'Delete' and 'Authorize'
- Unlock - When you click to amending the details, then the system replaces all actions with 'Save'
- Print
- Enter Query

Invoke an authorized record which is closed, from a summary screen

- New
- Print
- Enter Query

Invoke an unauthorized record from a summary screen

- New
- Copy
- Delete
- Unlock
- Authorize
- Enter Query

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 Maintaining Direct Debit Bank Parameters

In order to facilitate direct debit transaction, the direct debit Transaction file, salary file, and settlement files are to be received and placed it in specified path and along with relevant parameters for processing. You can maintain those direct debit file transaction details such as direct debit (DD) incoming and outgoing file details, file access path, file access duration (time), and DD transaction type using the 'Direct Debit Bank Parameters' screen.

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You can invoke this screen by typing 'STDDPBM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following details:

Bank Code

System displays the bank code based on your login.

Incoming File

Specify the path where the direct debit incoming files are to be stored for processing.

Outgoing File

Specify the path where the direct debit outgoing files are to be stored for processing.

Days To Deregister

Specify the number of days after which the direct debit payment facility has to get deregistered automatically if there are no direct debit transactions from the specified company.

Depending on date of the last direct debit transaction on the customer account, an automated batch process (STDDDBCH) derives a number by calculating the difference between system date and last direct debit transaction date.

If difference is more than the 'Days To Deregister' specified here, then the customer records (customer company linkage) are closed with the current system date as 'Expiry Date'. The same can be revoked when a new 'Direct Debit Registration' (STDDDREG) request is received for the same retail customer.

Filemask

Specify the name of direct debit transaction input file which is placed in the common path for processing.

DD Product Code

Select the type of Direct Debit Registration product code from the drop-down list. The list displays the following values.

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- Direct Debit (91)
- Direct Credit(2A)

For more information on the transaction file format, refer to 'Incoming and Outgoing Transaction file formats' section in introduction chapter.

Transaction Code

Specify the transaction code to be used for the direct debit transaction. Alternatively you can select the transaction code from the option list. The list displays all the valid codes maintained in the system.

Start Time

Specify the time after when the direct debit transaction input file can be picked up for processing in HH:MM format.

End Time

Specify the end time beyond which the direct debit transaction input file should not be picked up for processing in HH:MM format.

2.2.1 <u>Viewing Direct Debit Bank Parameters Summary</u>

You can view the summary of the direct debit parameters maintained in the system using 'Direct Debit Bank Parameters' screen. You can invoke this screen by typing 'STSDPBM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

In the above screen, you can query using the following parameters to fetch records:

- Authorization Status
  - Authorized
  - Unauthorized
  - Rejected
- Bank Code

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- Outgoing File
- Record Status
  - Open
  - Closed
- Incoming File
- Days To Deregister

Select any or all of the above parameters for a query and click 'Search' button. Records meeting the selected criteria are displayed with the following details:

- Authorization Status
- Record Status
- Bank Code
- Incoming File
- Outgoing File
- Days To Deregister

2.3 <u>Maintaining Company Registration Details</u>

To facilitate direct debit payments you need to first register the company (i.e. utility provider) details using the 'Company Registration' screen. You can invoke this screen by typing 'STDCPREG' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following details:

Company Code

Specify the appropriate company code of the company that you want to register for direct debit facility.

Transaction Code

Specify the transaction code of the registration with one of the following values:

- 91 for Direct Debit Transaction
- 2A for Direct Credit Transaction

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Company Name

Specify the short name of the company that you are registering for direct debit facility.

Company Code (Short)

Specify the 5 digit short code of the company that you are registering for direct debit facility.

Overdraft

Check this box to indicate the preference of an overdraft facility on customer account. When selected, the direct debit transaction will be processed by debiting customer account even if the account goes in negative balance.

In case of a debit to a corporate customer account, this option is selected by default.

Direct Debit Registration Check

Check this box to validate the existence of customer - company linkage, transaction type and stop payment, when the direct debit transaction file is received for processing.

2.4   Maintaining Direct Debit Registration

Once you have registered the company, you need to register the retail customer for direct debit facility by linking the retail customer's account with the company using the 'Direct Debit Registration' screen. You can invoke this screen by typing 'STDDDREG' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following details:

PID No

Specify the appropriate customer PID. Alternatively you can select the PID from the option list. The list displays all the valid PIDs maintained in the system.

Customer Name

System displays the customer name based on the PID selected.

Account Details section

Branch

System displays the branch of the selected account.

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Currency

System displays the currency of the selected account.

Specifying Company Details

Company Code (Short)

Specify the 5 digit company code. Alternatively you can select the company code from the option list. The list displays all the valid codes maintained in the system.

Company Code

System displays the company code based on the short code selected.

Company Name

System displays the company name based on the short code selected.

Specifying Payment Details

Payment

Select the type of payment option that want to define. The options are as follows:

- Stop Payment - To stop the direct debit payment facility.
- Resume Payment - (default) To resume the deregistered company for direct debit payment facility.

Registration Date

Specify the date on which the retail customer is to be registered. System displays the current date by default as the registration date and can be updated using the adjoining calendar.

Request Type

If you have selected the payment type as 'Stop Payment', select the request type from the drop-down list. The list displays the following values:

- Company Request - The selection value is captured as 'C' in database.
- Customer request - The selection value is captured as 'A' in database.

Stop Payment Date

If you have selected the payment type as 'Stop Payment', select the stop payment date from the adjoining calendar.

2.5 <u>Maintaining Direct Debit Details Update</u>

When there is a change in company details i.e. change in utility provider, you can directly update new company details and continue the mapping with new company (utility provider) using the 'Direct Debit Details Update' screen. You can invoke this screen by typing

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'STDDDUPD' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following details:

New Company Code Short

Specify the 5 digit company code of the new registered company. Alternatively you can select the company code from the option list. The list displays all the valid codes maintained in the system.

New Company Code

System displays the company code based on the short code selected.

New Company Name

System displays the company name based on the short code selected.

Old Company Code Short

Specify the 5 digit company code of the old company. Alternatively you can select the company code from the option list. The list displays all the valid codes maintained in the system.

Old Company Code

System displays the company code based on the short code selected.

Old Company Name

System displays the company name based on the short code selected.

<u>**Customer Details**</u>

PID No

Specify the appropriate customer PID. Alternatively you can select the PID from the option list. The list displays all the valid PIDs maintained in the system.

Customer Name

System displays the customer name based on the PID selected.

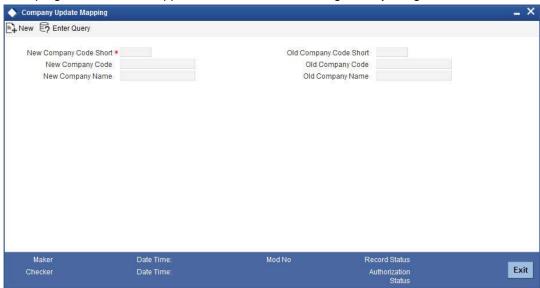ORACLE®

2.6   Maintaining Company Update Mapping

When the utility provider company is taken over, then all the customers linked to that company are to be linked to the new company. The same can be done using the 'Company Update Mapping' screen.

During the update mapping, you may notice the following validation errors which needs to be corrected appropriately:

- PID exists, but the PID does not have the old company code linked
- PID does not exist
- PID and old company code exists, but 'Account Type' does not exist for this customer
- PID already linked to New Company Code

Only on authorization of mapping, system updates the customer records of old company with new company (utility provider) details which are received through an update file.

You can invoke the 'Company Update Mapping' screen by typing 'STDCOUPM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following details:

New Company Code Short

Specify the 5 digit company code of the new registered company. Alternatively you can select the company code from the option list. The list displays all the valid codes maintained in the system.

New Company Code

System displays the company code based on the short code selected.

New Company Name

System displays the company name based on the short code selected.

Old Company Code Short

Specify the 5 digit company code of the old company. Alternatively you can select the company code from the option list. The list displays all the valid codes maintained in the system.

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Old Company Code

System displays the company code based on the short code selected.

Old Company Name

System displays the company name based on the short code selected.

2.7 <u>Maintaining Direct Debit Transaction Online</u>

The direct debit transactions are processed through the transaction file, salary file, and settlement file which are stored and processed in specified path along with relevant parameters. For more information on the transaction file format, refer to 'Incoming and Outgoing Transaction file formats' section in introduction chapter.

The processed information for direct debit payments are updated in the 'Direct Debit Transaction Online' screen. You can invoke this screen by typing 'STDDDONL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can search for direct debit transactions by querying through the **Transaction Reference No** and **Transaction Sequence No** of the direct debit transaction, for which you want to view the details of direct debit payments.

You can either specify the Reference and Sequence number or alternatively select from the option list. The list displays all the valid direct debit transactions maintained in the system.

Based on your query, system displays the following information:

Type

Indicates the following type of direct debit transaction:

- Direct Debit (91)
- Direct Credit(2A)

Company Code

System displays the company code of the registered company for which direct debit transaction is processed.

Branch Code

System displays the branch code of the transaction branch.

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Debitor Details

Bank Name

System displays the bank name of the debtor.

Branch Name

System displays the debtor branch.

Account Type

System displays the following type of debtor account:

- Savings
- Current Account

Account Number

System displays the debtor account number.

Account Name

System displays the debtor account name.

GL Code

System displays the GL account which has been debited.

Creditor Details

Bank Name

System displays the bank name of the creditor.

Branch Name

System displays the creditor branch.

Account Type

System displays the following of creditor account:

- Savings
- Checking Account

Account Number

System displays the creditor account number.

Account Name

System displays the creditor account name.

GL Code

System displays the GL account which has been credited.

Transaction Details

Transaction Amount

System displays the Debit or Credit transaction amount.

Debit Sequence

System displays the debit sequence number of the customer account which has been debited.

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> **Note**
>
> In case of an error in any of the account, an error code with the same sequence number is marked and processed with next sequenced account.

Value Date

System displays the value date of the transaction.

Branch Code

System displays the branch code of the transaction branch.

Additional Details

Statement Flag

System displays one of the following descriptions which is to be printed on the statement.

- Company Name
- Bank Name (Debtors Bank Name)
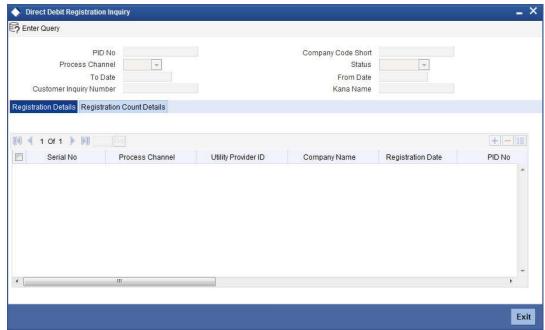- Branch Name (Debtors Branch Name)

Upload Status

System displays the status of Direct Debit Transaction file upload. The possible values are as follows:

- Success
- Failed

2.8 Viewing Direct Debit Registration Inquiry

You can view the response details of direct debit payments, the total number of success records (i.e, customer company linkage) against the utility provider ID, and also processing related inquiries using the 'Direct Debit Registration Inquiry' screen.

You can invoke this screen by typing 'STDDDINQ' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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In the above screen, you can query using the following parameters to fetch records:

PID No

Specify the appropriate customer PID. Alternatively you can select the PID from the option list. The list displays all the valid PIDs maintained in the system.

Process Channel

Select the mode by which the direct debit transaction is registered from the drop-down list. The list displays the following values:

- Paper
- Web
- Upload

To Date

Select the date till when you want to view the linkage data from the adjoining calendar.

Customer Inquiry Number

Specify the unique customer inquiry number.

Company Code Short

Specify the 5 digit company code. Alternatively you can select the company code from the option list. The list displays all the valid codes maintained in the system.

Status

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

- Processed
- Failed

From Date

Select the date from when you want to view the linkage data from the adjoining calendar.

Kana Name

Specify the company name in Kana character set.

Click 'Execute Query'. Records meeting the selected criteria for Direct Debit Registration and Direct Debit Registration count are displayed in seperate tabs with the following details:

Registration Details

- Serial No
- Process Channel
- Utility Provider ID
- Company Name
- Registration Date
- PID No
- Kana Name
- Transaction Code
    - 'A' - for Add
    - 'M' - Modify
    - 'D' - Delete
- Error Description

- Cust Inq No.
- Maker ID
- Checker Id
- Stop Payment Date
- Sequence No

Registration Count Details

- Utility Provider ID
- Company Name
- Success Count
- Failure Count

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