

Firm Banking Interface User Guide
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Firm Banking Interface User Guide
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1. Preface

1.1 Introduction

This manual is designed to help acquaint you with the interface between Oracle FLEXCUBE and the Firm Banking 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	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Firm Banking Interface</i> explains the facility provided to corporates to check account balances of the accounts maintained in more than one bank simultaneously using Firm Banking.
Chapter 3	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

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 ANSER User Manual
- IF Direct Debit User Manual

2. Firm Banking Interface

2.1 Introduction

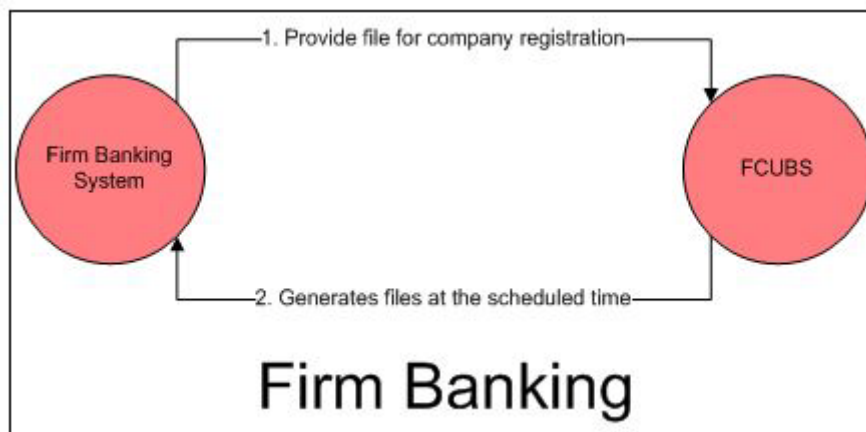
Oracle FLEXCUBE provides a facility to the corporates to check account balances of their accounts maintained in more than one bank simultaneously using Firm Banking. The corporates can also use Firm Banking to view the transactions of various accounts at a single place.

Following are the processes to be followed for Firm Banking interface:

- Company Registration
- File Generation Registration
- Outgoing File Generation

2.2 Process Flow

The following diagram depicts the working of the Firm Banking Interface:



2.3 Company Registration

To register a company, following are the procedures to be followed:

1. Create an incoming interface for company registration file with specified path, and along with relevant parameters
2. Firm Banking system places 'Company Registration' file in the specified path
3. System picks up the file at the specified time from the path
4. In this file only the PID will be validated.
5. The flag "Firm Banking" is updated in STDCIF and STDCUSAC/STDCUSTD.

2.4 File Generation Registration

To register file generation, following are the procedures to be followed:

1. Create an incoming interface for file generation preferences registration with specified path, and along with relevant parameters

2. Firm Banking system places file generation preferences in a file for the customer account in the specified path
3. System should pick up the file at the specified time from the path
4. System re-registers all the earlier registered file generation preferences for the customer account and re-register the details available in the file (this is applicable only for Balance file, All Transactions file and Furikomi File).

Note

If you select the Firm Banking check box, you cannot change it based on the subsequent file received. On subsequent file received on next day if the file contains new list of customer accounts, the outgoing file generated will include the customer accounts for which Firm banking is already enabled.

5. The system generates the output data for a particular account (All transactions, Balance, or the Furikomi transactions) based on the selection made.
6. While registering Savings and Current Accounts for a customer, the system registers only the default account, account per customer per account type (per PID per account type). If any other account other than the default account is available in the incoming file for the same type of account for a customer, the system rejects the record with the reason for rejection as '*For one PID only Default Savings/Current account can be registered*'.
7. While TD accounts, the system registers the very first account number. Other deposit accounts are rejected with reason for rejection as '*Only One TD Account can be Registered for a PID*'.

2.5 Outgoing File Generation

The system does not resend the transactions previously sent. Only the incremental transactions are sent. Outgoing Interface for Balance File, Furikomi File, All Transaction File, and PID registration file is created with specified path with relevant parameters.

Oracle FLEXCUBE fetches records as per the file generation preferences for the registered customer account. They are:

- All Transactions File: File carries all the transactions posted in the registered account including FP transactions. It is a single FLAT file for all the registered customer account.
- Balance File: File carries balance details of the registered account. It is a single FLAT file for all the registered customer account.
- Furikomi File: File carries funds transfer transactions posted registered account through FP. It is a single FLAT file for all the registered customer account.
- PID File: File carries PID and account number of firm banking registered customer account. It is a single FLAT file for all the registered customer account.

The system forms a unique combination based on the PID Number and the Deposit Type. For each of the deposit type the same PID Number can be repeated. This is applicable for Balance file.

Note

- If the customer gets registered for Firm Banking and the account does not register, the system does not generate file. If the account is registered and customer is not registered, the system generates the file as per the file generation preference.
- Hand-off file name should be concatenated with date and time stamp

- If the preference file changes, for example, from 'Balance' to 'All Transactions', the system will send the complete data from the account opening date in the next cycle. From the next cycle onwards, the system sends only the delta.

2.6 Specifying Interface Definition Details

You can define the interface details for Firm Banking Interface in the 'Interface Definition' (GIDINTDF) screen.

The screenshot shows the 'Interface Definition' window with the following sections and fields:

- General Fields:** Branch Code, External System, Interface Code, Interface Type (Incoming), Format Type (Fixed), Delimiting Character, Filemask, File Path, CRC Algorithm (CRC Required), Commit/Fetch Frequency, Data Log Required, When To Run (Confirmation File Required), CRC File Mask, Date Format (YYYYMMDD), No Of Executions/Day (1), Mandatory, CRC File Path, Duplication File Check Required For Current Date, Triggering (Manual), Confirmation File Mask, Confirmation File Path, SKIP, Suppress Record Reference.
- Justification:** Date, Number, Text, Frequency Type (Daily), Day, Month, Date, Last Run Date, Next Run Date.
- Padding Character:** Date, Number, Text, Pre Message AUDF, Post Message AUDF.
- Schedule Details:** Schedule (checkbox), Start Time (Hour: 0, Min: 0), End Time (Hour: 23, Min: 59).
- Incoming:** Function, Processed File Mask, Default Action (New), On Override (Reject), Outgoing Interface, Incoming File Mask, Log Output, Suppress Start Reference.
- Parallel Process:** Parallel Process Required (checkbox), Parallel Process, No Of Records, No Of Parallel Process.

At the bottom, there is a 'Component Details' section with 'Incoming File Names' and a table with columns: Maker, Date Time, Mod No, Record Status, Checker, Date Time, Authorization Status, and an 'Exit' button.

Specify the following details:

Schedule Details

Schedule

Check this box to initiate scheduling of file pick up.

Start Time

Hour

Select the start time in hours to pick the files for processing from the drop down list. This field is enabled for input only if you select the 'Schedule' check box.

Min

Select the start time in minutes to pick the files for processing. This field is enabled for input only if you select the 'Schedule' check box.

End Time

Hour

Select the end time in hours, till when the files can be picked for processing. This field is enabled for input only if you select the 'Schedule' check box.

Min

Select the end time in minutes, till when the files can be picked for processing. This field is enabled for input only if you select the 'Schedule' check box.

For more information on 'Interface Definition', refer to the section 'Specifying Interface Definition Details' in the chapter 'Generic Interface' in Gateway Interface User Manual.

2.7 Maintaining Customer Accounts

You can capture file generation process in the 'Customer Accounts Maintenance' (STDCUSAC) screen.

Specify the following details:

Firm Banking

Firm Banking

The system checks this box if the customer account has opted for Firm Banking. You cannot edit it.

Note

This field is checked by default if the incoming file is received with the account number.

All Transaction File

The system checks this box to indicate the preference for all transaction file generation.

Balance File

The system checks this box to indicate the preference for balance file generation.

Furikomi File

The system checks this box to indicate the preference for Furikomi file generation.

For more information on 'Customer Accounts', refer to the section 'Capturing Auxiliary Details' in the chapter 'Maintaining Customer Accounts' in CASA User Manual.

2.8 Maintaining Customer Information

You can maintain customer information in 'Customer Maintenance' (STDCIF) screen.

The screenshot displays the 'Customer Maintenance' (STDCIF) screen. At the top, there are tabs for 'Personal', 'Corporate', 'Additional', 'Director', 'Auxiliary', 'Check List', and 'MFI Details'. The 'Additional' tab is selected. The screen is divided into several sections: 'Domicile Address' with fields for Address 1-4, Pincode, Prefecture, and Country; 'Misc Details' with fields for SWIFT Code, Credit Rating, Access Group, Group Code, Company Code, Charge Group, Clearing Group, Tax Group, Withholding Tax Pct %, Exposure, Exposure Category, Customer Classification, and Internal Reference Number; 'Status' with checkboxes for 'Frozen', 'Deceased', and 'Whereabouts Unknown'; 'Identifier' with fields for Name and Value; 'Relationship Manager' with fields for RM ID and RM Name; 'Combined Statement Plan' with a checkbox for 'Auto Generated Statement Plan', a 'Frequency' dropdown, and a 'Statement Day' dropdown; 'Firm Banking' with a checkbox for 'Firm Banking'; and 'ELCOM Customer Number' with fields for 'CIF Status' and 'Since'. A bottom navigation bar contains links for 'Group', 'MIS', 'Joint', 'Standing Instructions', 'Linked Entities', 'Text', 'Fields', 'Image', 'Limits', 'CLS Restrictions', 'MTR20', 'Domestic', 'Professional', 'Issuer', 'Cards', 'Linked Account', 'KYC Details', 'Joint Venture', 'Account Details', 'NSF Black list status', and 'Documents'. The bottom status bar shows 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', 'Authorization Status', and an 'Exit' button.

Specify the following details:

Firm Banking

The system checks this box if the customer account has opted for Firm Banking. You cannot edit it.

Note

Firm Banking check box does not appear in the incoming file. Based on the PID number received in the file, the system updates the 'Firm Banking'.

For more information on 'Customer Accounts', refer to the section 'Invoking Customer Information Screen' in the chapter 'Maintaining Customer Information' in Core Entity User Manual.

2.9 Creating a Deposit Account

You can create a term deposit account using the 'Deposit Account Booking' (STDCUSTD) screen.

Firm Banking

Firm Banking

The system checks this box if the customer account has opted for Firm Banking. You cannot edit it.

Note

This field is checked by default if the incoming file is received with the account number.

All Transaction File

The system checks this box to indicate the preference for all transaction file generation.

Balance File

The system checks this box to indicate the preference for balance file generation.

Furikomi File

The system checks this box to indicate the preference for Furikomi file generation.

For more information on 'Deposit Account', refer to the section 'Creating a Deposit Account' in the chapter 'TD Account' in TD User Manual.

2.10 Defining Bank Level Parameters

You can maintain bank level parameters in 'Bank Wide Parameters' (STDBNKPM) screen.

The screenshot displays the 'Bank Parameters Maintenance' window. At the top, there is an 'Enter Query' section with fields for 'Bank Code *' and 'Bank Name'. Below this is the 'Head Office Branch' section with 'Branch Code *' and 'Branch Description' fields. A tabbed interface is visible with 'Financial Preferences', 'General Preferences', and 'FATCA' tabs. The 'Financial Preferences' tab is active, showing 'Bank Default Currency Codes' with fields for 'Local Currency *', 'Discount Currency *', 'Head Office Currency *', and 'Reporting Currency *', each with a corresponding 'Currency Description' field. Below this are two columns of 'Control Accounts For Real Entries' and 'Control Accounts For Contigent Entries', each with fields for 'Currency Mismatch Control Account', 'Value Date Mismatch Control Account', and 'Clearing Bank Code'/'Routing Mask'. At the bottom right of the 'Control Accounts For Contigent Entries' section, there are two checkboxes: 'Auto Generate Currency Mismatch Entries' and 'Auto Generate Value Date Mismatch Entries'. The bottom of the screen features a status bar with fields for 'Maker', 'Checker', 'Mod No', 'Date Time:', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

Emperor's Coronation Date

Specify the date of coronation of the current emperor.

Extraction of Balance File, All Transaction File and Furikomi File is based on the year of the reign of the current Emperor. This date will be the date when the current emperor ascends the throne. Based on this date, the YY value of the date is derived. The formula for deriving the year as per Japanese calendar is as follows:

$$\text{Current Year} - \text{Year of Coronation} + 1$$

For more information on 'Bank Level Parameters', refer to the section 'Defining Bank Level Parameters' in the chapter 'Bank Parameters' in Core Services User Manual.

2.11 Furikomi File Formats

Format A is used for the following Furikomi file transactions:

- Future Dated Credit
- Close Out Withdrawal

- Future Dated Transaction
- Payin by Cash
- Redemption Payout by Cash
- Redemption by Cash
- Cash Deposit
- Miscellaneous Customer Credit
- Cash Withdrawal
- Cheque Withdrawal
- Interest redemption by cash

Format B is used for the following Furikomi file transactions when the amount of transaction is >9999999999:

- Future Dated Credit
- Miscellaneous Customer Credit
- Cheque Deposit
- Pay-in by Cheque
- Consolidated Cheque Deposit

2.12 Incoming File Formats

This topic describes the formats of incoming file:

2.12.1 Company Registration File

The following table provides details of Company Registration File format:

Field Name	Field Description	Table Name	Field Name	Data Type	Start Position	End Position	Field Length	Precision	Remarks
PID_NO	PID of the customer who has opted for Firm banking	STT-M_CUST_ACCOUNT	PID_NO	Alphanumeric	0	9	10		
Account Type	Account Type	STT-M_CUST_ACCOUNT	Account Type	Char	10	11	2		
CUST_AC_NO	CASA/TD account which are registered for Firm Banking	STT-M_CUST_ACCOUNT	CUST_AC_NO	VARCHAR2	12	26	15		

Field Name	Field Description	Table Name	Field Name	Data Type	Start Position	End Position	Field Length	Precision	Remarks
Dummy					27	39	13		Space

2.12.2 File Generation Preference File

The following table provides details of File Generation Preference File format:

Field Name	Field Description	Table Name	Field Name	Data Type	Start Position	End Position	Field Length	Precision	Remarks
PID_NO	PID of the customer who has opted for Firm banking	STT-M_C UST OME R_C	PID_NO	Alphanumeric	1	10	10		

Field Name	Field Description	Table Name	Field Name	Data Type	Start Position	End Position	Field Length	Precision	Remarks
Account Type	Account Type	STT-M_CUST_ACCOUNT	Account Type	Char	11	12	2		Event though the field length is 2 since we are getting the account number, this field may not be useful. It can be skipped.

Field Name	Field Description	Table Name	Field Name	Data Type	Start Position	End Position	Field Length	Precision	Remarks
CUST_AC_NO	CASA/TD account which are registered for Firm Banking	STT-M_C UST_ACCOUNT	CUST_AC_NO	VAR CHAR2	13	27	15		It is an incoming file, while receiving the file we will get only 15 characters.
ALL_TRAN_SACTION	Whether or not generate the all transaction file for the registered account	STT-M_C USTACC_FIRM BANK_C	ALL_TRAN_SACTION	Alphanumeric	28	28	1		Space
BALANCE	Whether or not generate the balance file for the registered account	STT-M_C USTACC_FIRM BANK_C	BALANCE	VAR CHAR2	29	29	1		
FURI KOMI	Whether or not generate the furikomi file for the registered account	STT-M_C USTACC_FIRM BANK_C	FURI KOMI	VAR CHAR2	30	30	1		

Field Name	Field Description	Table Name	Field Name	Data Type	Start Position	End Position	Field Length	Precision	Remarks
Center ID	"Company code for Kyoudo CMS or Center ID for FB"				31	40	10		Flexible doesn't use this field so it's OK not to store
Dummy					41	50	10		

2.13 Outgoing File Formats

This topic describes the formats of outgoing file:

2.13.1 Balance File

The following table provides details of Balance File format:

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
Data Type	Data Type	Fixed Value	Fixed Value	Numeric	1	1	1	"1"
Item Code	Item Code	Fixed Value	Fixed Value	Numeric	2	3	2	"04"
Notice Type	Notice Type	Fixed Value	Fixed Value	Numeric	4	4	1	"1"

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
Code Type	Code Type	Fixed Value	Fixed Value	Numeric	6	11	6	YYM-MDD. System Date on which outgoing file is getting generated. Here YY to be provided with the emperors coronation date derivation mentioned in FDD page no.14.
Generation Date	Date of Generation of the extract			Numeric	12	21	10	If the PID no is more than 15 provide the last ten characters (10 characters from the right hand side).
Company Code	PID of the Company	STT-M_C UST OMER_C	PID Number	Numeric	22	61	40	Do right trim if the character exceeds 40
Company Name	Full Name of the Company	STT-M_C UST OMER	Full Name	Alphanumeric	62	65	4	"0397"

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
Bank Code	Shinsei Bank Code	STT-M_BANK	Bank Code	Numeric	66	80	15	Do right trim if the character exceeds 15
Bank Name	Shinsei Bank Name in Kana	STT-M_BANK	Bank Name	Alphanumeric	81	83	3	
Branch Code	Branch Code of PID's branch	STT-M_BRANCH	Branch Code	Numeric	84	98	15	Do right trim if the character exceeds 15
Branch Name	Branch Name in Kana of PID's branch	STT-M_BRANCH	Branch Name	Alphanumeric	90	200	102	
SPACE					1	1	1	"2"
Data Type	Data Type	Fixed Value	Fixed Value	Numeric	2	7	6	YYMMDD. It is the system date on which file is generated.
Standard Date	Date of Generation of the extract			Numeric	8	11	4	HHMM. It is the system time on which the file is generated.
Standard Time	Time of Generation of the extract			Numeric	12	14	3	

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
Branch Code	Branch Code of PID's branch	STT-M_CUST_ACCOUNT	Branch Code	Numeric	15	17	3	"000"
Dummy	Dummy			Numeric	18	18	1	Account Class Type can be provided here.
Deposit Type	Deposit Type	STT-M_CUST_ACCOUNT	ACCT_TYPE	Numeric	19	28	10	Do right trim if the character exceeds 10
Account Number	PID Number	STT-M_CUSTOMER_C	stt-ms_customer_pid_no	Numeric	29	32	4	For CASA '0000'; TD '0001'
Number of Accounts	Number of Accounts			Numeric	33	72	40	Do right trim if the character exceeds 40
Customer Name	Customer Name	STT-M_CUST_ACCOUNT	Account Description	Alphanumeric				
Current Balance								

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
OD Type	Type of Overdraft			Numeric	73	73	1	If Balance < 0, set 2; else 1 Consider the current balance.
Balance	Current Balance	STT-M_CUST_ACCOUNT	ACY_CUR_BALANCE	Numeric	74	87	14	Maximum 14 character will be provided as balance without any decimals. If it exceeds 14 error will be provided.
Other Bank Cheque Balance	Other Bank Cheque Balance	STT-M_CUST_ACCOUNT	ACY_UNCOLLECTED	Numeric	88	101	14	Maximum 14 character will be provided as balance without any decimals. If it exceeds 14 error will be provided.

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
Overdraft Limit Amount	OD limit	STT-M_CUST_ACCOUNT	Limit	Numeric	102	115	14	Limit amount of the account needs to be referred. Maximum 14 character will be provided as balance without any decimals. If it exceeds 14 error will be provided.
Available Balance								
OD Type	OD Type			Numeric	116	116	1	Default to "1"

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
Balance	Balance			Numeric	117	130	14	If 12 + 14 - 13 < 0, set 0; else calculated value Current Balance + OD Limit - Uncollected Funds < 0, set 0 else actual calculated value. Maximum 14 character will be provided as balance without any decimals. If it exceeds 14 error will be provided.
Previous Day Balance	Previous Day Balance			Numeric	131	145	15	Space
Last Transaction Date	Last Transaction Date			Numeric	146	151	6	0
				Alphanumeric	152	200	49	Space

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
Data Type	Data Type	Fixed Value	Fixed Value	Numeric	1	1	1	"8"
Dummy	Dummy			Numeric	2	8	7	"1"
Dummy	Dummy			Numeric	9	200	192	Space
Data Type	Data Type	Fixed Value	Fixed Value	Numeric	201	201	1	"9"
Record Total Number	Record Total			Numeric	202	211	10	
Dummy	Dummy			Numeric	212	400	189	Space

2.13.2 All Transaction File

The following table provides details of All Transaction File format:

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
Data Type	Data Type	Fixed Value	Fixed Value	Numeric	1	1	1	"1"
Item Code	Item Code	Fixed Value	Fixed Value	Numeric	2	3	2	"03"
Code Type	Code Type	Fixed Value	Fixed Value	Numeric	4	4	1	"1"

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
Generation Date	Date of Generation of the extract			Numeric	5	10	6	YYMMDD System Date on which outgoing file is getting generated. Here YY to be provided with the emperors coronation date derivation mentioned in FDD page no.14.
Posting Date (From)	From Date			Numeric	11	16	6	YYMMDD From date of the transactions
Posting Date (To)	To Date			Numeric	17	22	6	YYMMDD To date of the transactions
Bank Code	Shinsei Bank Code	STT-M_BANK	Bank Code	Numeric	23	26	4	"0397"
Bank Name	Shinsei Bank Name in Kana	STT-M_BANK	Bank Name	Alphanumeric	27	41	15	Do right trim if the character exceeds 15
Branch Code	Branch Code of PID's branch	STT-M_BRANCH	Branch Code	Numeric	42	44	3	Do right trim if the character exceeds 15
Branch Name	Branch Name in Kana of PID's branch	STT-M_BRANCH	Branch Name	Alphanumeric	45	59	15	
Credit Debit Transaction								

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
Preparative	Preparative			Numeric	60	62	3	"000"
Deposit Type	Deposit Type	STT-M_CUST_ACCOUNT	ACCT_TYPE	Numeric	63	63	1	Account Class Type can be provided here.
Account Number	PID Number	STT-M_CUSTOMER_C	stt-ms_customer_c - PID_NO	Numeric	64	73	10	Do right trim if the character exceeds 10
Customer Name	Customer Name	STT-M_CUST_ACCOUNT	Account Description	Alphanumeric	74	113	40	Do right trim if the character exceeds 40
OD Type	Type of OD			Numeric	114	114	1	If Balance before transaction ≥ 0 , then 1; else 2
Bank Book / Certificate Type	Bank Book / Certificate Type			Alphanumeric	115	115	1	Space
Balance Before Transaction	Balance Before Transaction			Numeric	116	129	14	Previous Balance of the transaction.- In case of the frequency is one day, previous day's closing balance will be provided.
Preparative	Preparative			Alphanumeric	130	200	71	Space

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
Data Type	Data Type	Fixed Value	Fixed Value	Numeric	1	1	1	"2"
Inquiry Number	Consecutive Number				2	9	8	Leave it blank
Posting Date	Posting Date of the transaction	act-b_daily_log	Posting Date	Numeric	10	15	6	YYMMDD Transaction Date. Here YY to be provided with the emperors coronation date derivation mentioned in FDD page no.14.
Credit / Debit Date	Value Date of the transaction	act-b_daily_log	Value Date	Numeric	16	21	6	YYMMDD Value Date. Here YY to be provided with the emperors coronation date derivation mentioned in FDD page no.14.
Cr / Dr Type	Credit / Debit Type	act-b_daily_log		Numeric	22	22	1	Dr or Cr
Transaction Type	Transaction Type	STT-M_TRN_CODE	TRN_DESC	Numeric	23	24	2	Provide the transaction code description
Transaction Amount	Transaction Amount	act-b_daily_log	Transaction Amount	Numeric	25	36	12	Amount of the transaction in account CCY

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
Other Bank's cheque Amount	Other Bank's cheque Amount	act-b_daily_log		Numeric	37	48	12	If it is the cheque transaction provide the other bank cheque amount else provide null
Outward Clearing Date	Outward Clearing Date			Numeric	49	54	6	SPACE
Cheque Return Date	Cheque Return Date			Numeric	55	60	6	SPACE
Bill / Cheque Type	Bill / Cheque Type			Numeric	61	61	1	If second digit of Cheque Number is 1, set 1. If second digit of Cheque Number is 2 or 3, set 2. Else set to SPACE.
Bill / Cheque Number	Bill / Cheque Number			Numeric	62	68	7	Bill or Cheque number, This can be taken from the Cheque reference.
Home Branch Number	Home Branch Number	STT-M_CUST_ACCOUNT	BRANCH_CODE	Numeric	69	71	3	Branch code of the account home branch
Sender Code	Sender Code			Numeric	72	81	10	Blank

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
Sender Name	Name of the Sender			Alphanumeric	82	129	48	leave it blank
Remitting Bank Name	Bank Name of the Remitter			Alphanumeric	130	144	15	Remitter's Bank Name. i.e., the name of the Bank from which the transaction is initiated.
Remitting Branch Name	Branch Name of the Remitter			Alphanumeric	145	159	15	Remitter's Branch Name i.e., the name of the branch from which the transaction is initiated.
Remarks	Remarks			Alphanumeric	160	179	20	Space

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
EDI Information	EDI Information			Alphanumeric	180	199	20	<p>If the transaction is initiated by the ANSER (Funds Transfer/TD Account Opening) the value inputted by the customer will be provided.</p> <p>If the transaction is the Zengin transaction the "Sender Name" field will be checked, if the first value of the sender name is ","(Comma) then first 19 digit of the sender name is passed else " " space is passed.</p> <p>The ANSER or Zengin can be identified using the Source Code of FP.</p>
Preparative	Preparative			Alphanumeric	200	200	1	Space
Data Type	Data Type	Fixed Value	Fixed Value	Numeric	1	1	1	"2"

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
ID Number	Deposit Number				2	9	8	This is the sequence number which will be incremented for each transactions sent in the file.
Posting Date	Posting Date of the transaction	act-b_daily_log	Posting Date	Numeric	10	15	6	YYMMDD Transaction Date
Credit / Debit Date	Value Date of the transaction	act-b_daily_log		Numeric	16	21	6	YYMMDD Value Date
Cr / Dr Type	Credit / Debit Type			Numeric	22	22	1	Dr or Cr
Transaction Type	Transaction Type	stt-m_trn_code	TRN_DESC	Numeric	23	24	2	Provide the transaction code description
Transaction Amount	Transaction Amount	act-b_daily_log	Transaction Amount	Numeric	25	36	12	Amount of the transaction
Other Bank's cheque Amount	Other Bank's cheque Amount	act-b_daily_log		Numeric	37	48	12	If it is the cheque transaction provide the other bank cheque amount else provide null.
Outward Clearing Date	Outward Clearing Date			Numeric	49	54	6	SPACE
Cheque Return Date	Cheque Return Date			Numeric	55	60	6	SPACE

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
Bill / Cheque Type	Bill / Cheque Type			Numeric	61	61	1	If second digit of Cheque Number is 1, set 1. If second digit of Cheque Number is 2 or 3, set 2. Else set to SPACE.
Bill / Cheque Number	Bill / Cheque Number			Numeric	62	68	7	Provide the cheque number if the transaction is cheque based else provide it blank.
Branch Code	Branch Code			Numeric	69	71	3	Branch code of the account
Initial Credit Date	Deposit Date			Numeric	72	77	6	YYMMDD. The date on which amount has been credited to the TD account. Here YY to be provided with the emperors coronation date derivation mentioned in FDD page no.14.
Interest Rate	Interest Rate			Numeric	78	83	6	Rate of Interest

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
Maturity Date	Maturity Date			Numeric	84	89	6	YYMMDD. Here YY to be provided with the emperors coronation date derivation mentioned in FDD page no.14.
Term	Term in days			Numeric	90	96	7	Term of the deposit In days
Term Interest	Term Interest			Numeric	97	107	11	Interest amount for the term (provide the cumulative latest interest amount liquidated.
Interim Interest Rate	Interim Interest Rate			Numeric	108	113	6	Space
Interim Payout Type	Interim Payout Type			Numeric	114	114	1	Space
Post Maturity Term	Post Maturity Term			Numeric	115	118	4	Post Maturity Term - After the maturity on how many days the deposit is closed. Mention it in days.

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
Post Maturity Interest Rate	Post Maturity Interest Rate			Numeric	119	124	6	Interest rate for the post maturity. Post maturity interest will be calculated based on the interest amount paid divided by number of days. However the value provided might not be accurate.
Post Maturity Interest	Post Maturity Interest			Numeric	125	133	9	Interest amount for the post maturity.
Total Interest	Total Interest			Numeric	134	144	11	Normal Interest + Post Maturity Interest
Tax Type	Tax Type			Numeric	145	145	1	National or Local. The first debit tax formula will be considered as national and the second debit tax formula will be considered as local.
Tax Rate	Tax Rate			Numeric	146	149	4	Respective Tax Rate
Tax Amount	Tax Amount			Numeric	150	159	10	Tax Amount
After Tax Interest	Net Interest			Numeric	160	170	11	Total Interest - Tax Amount

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
Remarks	Remarks			Alphanumeric	179	190	20	Leave it Blank
Preparative	Preparative			Alphanumeric	191	200	10	Leave it Blank
Data Type	Data Type	Fixed Value	Fixed Value	Numeric	1	1	1	"8"
Credit Transaction Number	Number of credit transactions			Numeric	2	7	6	Count of credit transactions
Credit Total Amount	Transfer Credit Total Amount			Numeric	8	20	13	total amount of the credit transactions
Debit Transaction Number	Number of Debit transactions			Numeric	21	26	6	count of debit transactions
Debit Total Amount	Transfer Debit Total Amount			Numeric	27	39	13	total amount of the debit transactions
Overdraft Type	Type of OD			Numeric	40	40	1	If Balance before Txn + Credit Total Amount - Debit Total Amount < 0, set 2; else 1
Balance After Transaction	Balance After Transaction			Numeric	41	54	14	Balance amount after the transaction

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
Record Number	Record Number			Numeric	55	61	7	Total Number of records with Data Type = 2
Preparative	Preparative			Alphanumeric	62	200	139	Space
Data Type	Data Type	Fixed Value	Fixed Value	Numeric	201	201	1	"9"
Record Total Number	Record Total Number			Numeric	202	211	10	Record Number + 3
Number of Accounts	Number of Accounts			Numeric	212	216	5	Default to 1
Filler	Filler			Alphanumeric	217	400	184	Space

2.13.3 Furikomi File Format

The following table provides details of Furikomi File format:

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
Data Type	Data Type	Fixed Value	Fixed Value	Numeric	1	1	1	"1"
Item Code	Item Code	Fixed Value	Fixed Value	Numeric	2	3	2	"04"

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
Code Type	Code Type	Fixed Value	Fixed Value	Numeric	4	4	1	YYM-MDD System Date on which outgoing file is getting generated. Here YY to be provided with the emperors coronation date derivation mentioned in FDD page no.14.
Date of Generation of the extract				Numeric	5	10	6	If the PID no is more than 15 provide the last ten characters (10 characters from the right hand side).
From Date	PID of the Company	STT-M_C UST OMER_C	PID Number	Numeric	11	16	6	Do right trim if the character exceeds 40
Company Name	Full Name of the Company	STT-M_C UST OMER	Full Name	Alphanumeric	62	65	4	"0397"

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
Bank Code	Shinsei Bank Code	STT-M_BANK	Bank Code	Numeric	66	80	15	Do right trim if the character exceeds 15
Bank Name	Shinsei Bank Name in Kana	STT-M_BANK	Bank Name	Alphanumeric	81	83	3	
Branch Code	Branch Code of PID's branch	STT-M_BRANCH	Branch Code	Numeric	84	98	15	Do right trim if the character exceeds 15
Branch Name	Branch Name in Kana of PID's branch	STT-M_BRANCH	Branch Name	Alphanumeric	90	200	102	
SPACE					1	1	1	"2"
Data Type	Data Type	Fixed Value	Fixed Value	Numeric	2	7	6	YYM-MDD. It is the system date on which file is generated.
Standard Date	Date of Generation of the extract			Numeric	8	11	4	HHMM. It is the system time on which the file is generated.
Standard Time	Time of Generation of the extract			Numeric	12	14	3	

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
Branch Code	Branch Code of PID's branch	STT-M_CUST_ACCOUNT	Branch Code	Numeric	15	17	3	"000"
Dummy	Dummy			Numeric	18	18	1	Account Class Type can be provided here.
Deposit Type	Deposit Type	STT-M_CUST_ACCOUNT	ACCT_TYPE	Numeric	19	28	10	Do right trim if the character exceeds 10
Account Number	PID Number	STT-M_CUSTOMER_C	stt-ms_customer_pid_no	Numeric	29	32	4	For CASA '0000'; TD '0001'
Number of Accounts	Number of Accounts			Numeric	33	72	40	Do right trim if the character exceeds 40
Customer Name	Customer Name	STT-M_CUST_ACCOUNT	Account Description	Alphanumeric				
Current Balance								

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
OD Type	Type of Overdraft			Numeric	73	73	1	If Balance < 0, set 2; else 1 Consider the current balance.
Balance	Current Balance	STT-M_CUST_ACCOUNT	ACY_CUR_BALANCE	Numeric	74	87	14	Maximum 14 character will be provided as balance without any decimals. If it exceeds 14 error will be provided.
Other Bank Cheque Balance	Other Bank Cheque Balance	STT-M_CUST_ACCOUNT	ACY_UNCOLLECTED	Numeric	88	101	14	Maximum 14 character will be provided as balance without any decimals. If it exceeds 14 error will be provided.

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
Overdraft Limit Amount	OD limit	STT-M_CUST_ACCOUNT	Limit	Numeric	102	115	14	Limit amount of the account needs to be referred. Maximum 14 character will be provided as balance without any decimals. If it exceeds 14 error will be provided.
Available Balance								
OD Type	OD Type			Numeric	116	116	1	Default to "1"

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
Balance	Balance			Numeric	117	130	14	If 12 + 14 - 13 < 0, set 0; else calculated value Current Balance + OD Limit - Uncollected Funds < 0, set 0 else actual calculated value. Maximum 14 character will be provided as balance without any decimals. If it exceeds 14 error will be provided.
Previous Day Balance	Previous Day Balance			Numeric	131	145	15	Space
Last Transaction Date	Last Transaction Date			Numeric	146	151	6	0
				Alphanumeric	152	200	49	Space
Data Type	Data Type	Fixed Value	Fixed Value	Numeric	1	1	1	"8"

Field Name	Field Description	Table Name	Column Name	Data Type	Start Position	End Position	Field Length	Remarks
Dummy	Dummy			Numeric	2	8	7	"1"
Dummy	Dummy			Numeric	9	200	192	Space
Data Type	Data Type	Fixed Value	Fixed Value	Numeric	201	201	1	"9"
Record Total Number	Record Total			Numeric	202	211	10	
Dummy	Dummy			Numeric	212	400	189	Space

2.13.4 PID Registration File

The following table provides details of PID Registration File format:

Field Name	Field Description	Table Name	Field Name	Data Type	Start Position	End Position	Field Length	Precision	Remarks
PID_NO	PID of the customer who has opted for Firm banking	STT-M_C UST_ACCOUNT	PID_NO	Alphanumeric	1	10	10		
Account Type	Account Type	STT-M_C UST_ACCOUNT	Account Type	Char	11	12	2		
CUST_AC_NO	CASA/TD account which are registered for Firm Banking	STT-M_C UST_ACCOUNT	CUST_AC_NO	VARCHAR2	13	27	15		
Dummy					28	40	13		

3. Function ID Glossary

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