

Collection Bills
Oracle FLEXCUBE Universal Banking
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1. About this Manual

1.1 Introduction

The Collection Bills (CB) User Manual is designed to familiarize you with COLLECTION processing in Oracle FLEXCUBE. The Manual provides an overview to the module and takes you through the different phases in the life cycle of a Collection Bill.

Besides this User Manual, you can find answers to specific features and procedures in the Online Help, which can be invoked, by choosing 'Help Contents' from the *Help* Menu of the software. You can further obtain information specific to a particular field by placing the cursor on the relevant field and striking <F1> on the keyboard.

1.1.1 Audience

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

Role	Function
Back Office Trade Finance Department Clerks	Contract Input functions except Authorization
Back Office Trade Finance Department Officers	Contract Authorization, maintenance of static data specific to the CB module
Front end Trade Finance Product Managers	Product definition functions excluding authorization
End of Day Operators	End and beginning of day related processing functions.
Bank's Financial Controller/Trade Finance Department Manager	Branch level processing related to setup of the CB module and Authorization of the same. Authorization of CB product definitions/amendments
MIS Department Officers	Query/Report functions

1.1.2 Organization

This manual is organized into the following chapters:

Chapter 1	<i>Collection Bills - An Overview</i> explains a snapshot of the features of the entire module.
Chapter 2	<i>Maintenances for Collection Bills</i> details the procedure to set up static information related to the module. This includes the maintenance of Collection Center, Collection Types, Document Location, Document Status, Notary Codes, and Master Agreement details.
Chapter 3	<i>Defining a Collection Bill Product</i> describes the procedure for maintaining a CB product in Oracle FLEXCUBE.

Chapter 4	<i>Processing a Collection Bill Contract</i> deals with the sequence of events involved in processing a Collection Bill.
Chapter 5	<i>Automatic Processes</i> explains the processes that automatically run periodic activities as part of EOD/BOD operations.
Chapter 6	<i>Annexure A - Accounting Entries and Advices</i> contains a list of suggested accounting roles, events amount tags and advices that can be set up for the CB Module.

1.1.3 **Related Documents**

- The Procedures User Manual
- The Core Services User Manual
- The Products User Manual
- The Settlements User Manual
- The Charges and Fees User Manual
- The MIS User Manual

2. Collection Bills - An Overview

2.1 Introduction

Your bank, as an intermediary, can collect funds from the buyer on behalf of the seller. The seller submits the bills and the necessary covering letter at the branch where he/she holds the current account. The bank, in turn, keeps custody of the bills, tracks the payments and also does the job of a collector.

After the buyer makes the payments/installments to the bank, the bank returns the documents to the buyer and credits the amount to the current account that the seller holds in the bank.

At locations where your bank does not have a presence, a fourth party, known as the Correspondent Bank, is involved in the collection process. In such cases, the documents are sent to the Correspondent Bank for Collection and Custody.

The documents (bills) are of two types:

- **Bills of Exchange:** This bill is used when there is one payment for one sale. For instance, assume that Buyer A buys goods from Seller B for CLP 400, 000 on 1st January 2003. For this transaction, the seller (B) will draw a 'Bill of Exchange' dated 1st January 2003, to the order of the buyer (A), for a sum of CLP 400, 000. The bill will also contain the period within which the payment is to be made.
- **Promissory Notes:** This type of document is used when multiple payments are involved for the same sale. In the example described above, A and B can enter into an agreement, for payment of the value of goods (CLP 400,000) in the following manner:

Install No	Date	Amount
1	31 st Jan '03	40,000
2	28 th Feb '03	120,000
3	31 st Mar '03	160,000
4	30 th Apr '03	80,000

- The base document, identified by a unique number will be same for all installments/payments. There is a link between the Promissory Notes Number and the various installments/payments. Also, operations like liquidation of installments, protest of installments, closure or cancellation of installments, extension of due dates etc. are done at the Promissory Notes level and applicable across all installments.

The Collection Bills (CB) module, which constitutes a part of Oracle FLEXCUBE, is used for processing a Collection bill and handles all the events in the lifecycle of a bill. Some of the events/operations associated with a Collection bill are discussed briefly in the following sections of this chapter.

2.1.1 Generation of Transaction ID for Contracts and Maintenances

Oracle FLEXCUBE generates a transaction ID, which serves as a unique identifier for any new maintenance, modification of maintenance, new contract or event for a contract.

The transactions and maintenances posted using different interfaces will be identified by such unique transaction IDs. Any event triggered by an external system also comes with a transaction ID.

The transaction ID is used as a reference to identify the user triggered event as well as the accounting entries spawning from the event.

The transaction ID will have the same format for events initiated by external source or from Oracle FLEXCUBE.

External system uses the same transaction ID for identifying the transaction and subsequent requests for the event is sent with the same transaction ID. This will be used for reconciliation at accounting level.

Whenever a user initiated event is triggered, the system generates a unique transaction ID which is 35 characters. The format of the transaction ID is given below:

Branch Code + External/Internal flag + Source + Julian Date + Sequence No

2.1.2 A Note on Advices Sent to the Buyer/Acceptor

Depending on the type of payment (Single - Bill of Exchange or Multiple - Promissory Notes), advices will be sent to the buyer (also known as the Acceptor of the bill).

For a Bill of Exchange, where only one payment is required, a 'Maturity Advice' is generated. In case of a Promissory Note, since there are multiple payments involved, a 'Coupon Book' is generated. When the Buyer/Acceptor comes to the designated branch, he has to produce the Maturity Advice/Coupon Book to make the payment against a Bill of Exchange/Promissory Note. The payments may be made in cash or cheque.

Maturity notices are generated n days before the due date of any installment. Coupon book is a booklet that contains all the payments that the buyer is supposed to make in favour of the seller. Therefore, all Promissory Notes are grouped under a Guide Letter and the Coupon Book that is generated is for a combination of Buyer, Seller and Collection Reference No.

2.1.2.1 Regenerating a Coupon Book

You also have the facility to regenerate the Coupon Book at the request of the drawee. In such cases, an advice will be printed on-line for the immediate installment that is falling due. The coupon book will be re-generated for all outstanding installments for a Buyer, Seller and Collection Reference No combination. There is also the facility to generate adhoc advices for certain installment and place a request to generate coupon book for all outstanding schedules.

2.1.3 Protesting a Bill of Exchange or Promissory Note

In the event the Acceptor (Buyer) does not make the payments on the due date, you can 'Protest' the bills/documents. However, it is the prerogative of the seller to decide if the document is to be protested or not.

Protestation is done through a Notary who receives the Covering letter and the documents. The documents are protested after giving notice to the buyer, for payment of the installment.

In case of Promissory Notes where multiple payments are involved, there are two types of protests:

- For the Outstanding Bill amount – the amount of the contract which is not paid (spanning across schedules)

- For the Overdue Bill Amount – the amount of the schedules for which due date is less than or equal to the current date.

Example

Assume that the System Date is 23rd Nov '04. Further, the Schedule Date, Amount Due and the Payment Status are as given in the table below:

Sched Due Date	Amount (USD)	Payment Status
1 st Aug '04	1000	Paid
2 nd Sep '04	1000	Paid
3 rd Oct '04	1000	Due
1 st Nov '04	1000	Due
1 st Dec '04	6000	Active

To protest the bill, you have to first specify the Protest Basis. The protest amount depends on the basis selected.

- If you want to protest for the 'Outstanding Bill Amount', the protest amount will be 8000 USD (1000 + 1000 + 6000)
- If the basis is 'Overdue Amount', the protest amount will be 2000 USD (1000 + 1000)



Protest will not be applicable for a single installment amount.

2.1.4 **Tracking Documents**

You can track the physical documents associated with a bill transaction. Document tracking comprises of two activities. They are:

Tracking the documents based on their status

The different statuses that a document can pass through in its life cycle are:

- Registered
- Active
- Overdue
- Protested
- Protested & Returned-Drawer
- Protested & Retained
- Uncollectible & Returned-Drawer
- Paid

Tracking the document based on location

The different Document location could be as follows:

- Drawer
- Drawee
- Central Custodian
- Correspondent bank

- Bank branch
- Transit
- Couriered
- Handed in
- Notary
- RECOVERY AGENT

2.1.5 Collecting Collaterals

The bank decides on the limit for lending products/withdrawals based on the total value of bills, promissory notes submitted by the seller. The bank assigns a credit line to the seller and drawing under the limits is determined only after the submission of bills. The example given below explains this:

Example

Your bank has approved a loan to 'ENTEL' who is given a line of credit guaranteed by letters and promissory notes. The following terms were agreed upon:

- Maximum limit for Line: M\$ 10, 000
- Collateral/Disbursement coverage: 140% (this means that ENTEL is to produce bills worth M\$14, 000 to avail a credit line to the extent of M\$ 10,000)

In addition to this line, other lines were approved and, finally 'ENTEL' was granted an overall limit of M\$ 50, 000.

ENTEL, now, submits the following documents as collaterals (referred to as Bills in Oracle FLEXCUBE).

Bill No.	Type of Document	Document's value (M\$)
1001	Letter	1000
1002	Letter	2000
1003	Promissory Note	3000
1004	Letter	2000
Total		8000

Collateral 1:

- Commercial value : M\$ 8.000
- Margin : 29% [$100 \times (1 - 100/140)$] = 2320
- Collateral Value : M\$ 5, 680 (8000 – 2320)

ENTEL will therefore, allowed to withdraw upto this amount. However, if the client submits new bills as collateral, the available limit will increase automatically.

However, the lending under the Drawing power arrived at by totaling the value of the promissory notes cannot go beyond the line granted to the customer. The bill value for drawing purposes is after reduction of margin amounts against the individual bills.

2.1.6 Granting Loans against Discounted Bills

A seller can approach your bank for a loan against the bills. The seller authorizes the bank to collect the money from the buyer on the bill due date. The bank discounts these bills before granting the loan. On the due date of bill, the bill amount collected from the buyer is apportioned between the principal and the interest. In case the buyer does not make payments on the due date, the current account of the seller is debited for the amount due.

2.1.6.1 Liquidation of CB Discounted Bills

During operations like Liquidation (LIQD), closure (CLOS), protestation (PROT) for discounted bills the system checks the outstanding amount on the corresponding loan. Based on the event the system performs the settlements to the loan account associated to the Bill contract to the extent of the loan outstanding. The remaining amount is credited to the settlement account. The loan is paid when you save the CB payment. The bill payment goes through even if the loan payment fails, leaving the loan payment amount in Multimode Control Account.

2.1.7 Closure and Cancellation of Bills

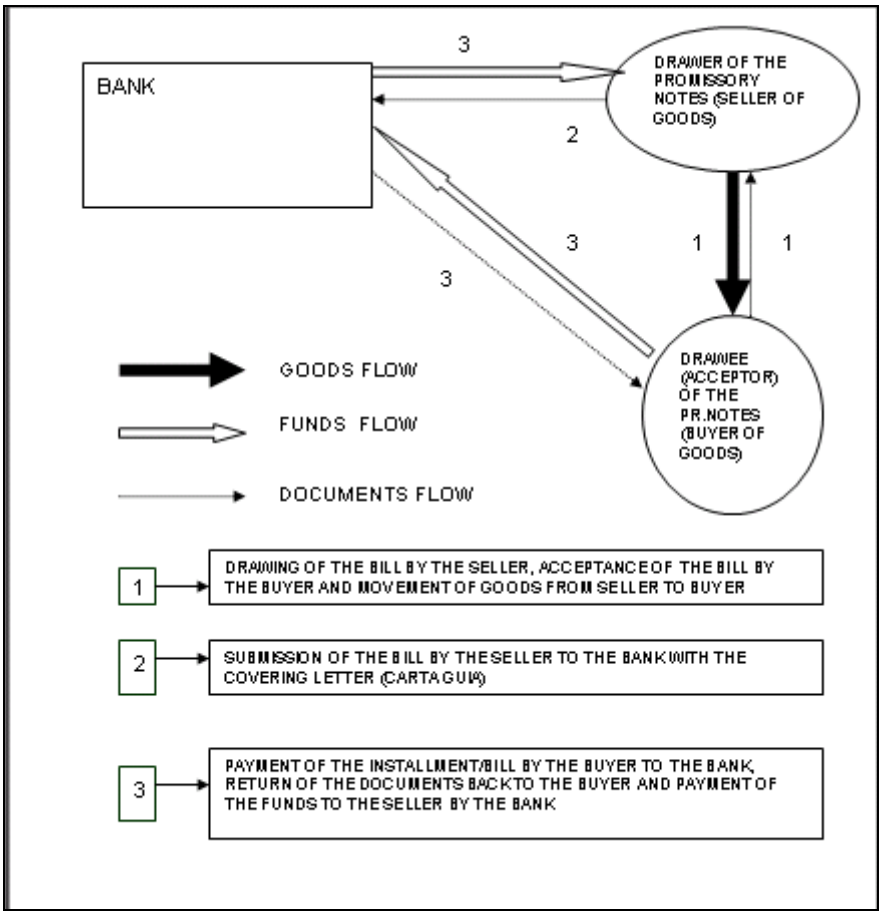
You can also close/cancel the bills based on certain criteria if such an agreement exists between the buyer and the seller. This closure/cancellation is done before the maturity date of the bill. This type of bulk closure is applicable to documents sent to the Correspondent Bank also.

Bulk cancellation of bills can be done for one or more of the following combinations:

1. Range of Maturity Date of the bill
2. Range of Input Dates of the bill
3. For a Buyer's Customer ID (RUT)
4. For the Seller ID
5. Currency
6. Agreement
7. Bill Reference (Contract Ref No)

2.1.8 Process Flow Diagram

The Collections process flow is depicted in the following diagram:



3. Maintenances for Collection Bills

3.1 Introduction

To make the Collection Bills module fully operational, you have to set up the following basic information:

- Branch Parameters
- Collection Centers
- Collection Types
- Document Location details
- Document Statuses
- Event Rules – At the product level event rules will be executed even if the 'Auto Event Rule Exec' box is checked or not. Factory shipped elements derivation takes place at product level as values for 'Doc Status' and 'Doc Location' will get defaulted once you check the 'Auto Event Rule Exec' box.
- Notary Codes
- Non-Customer Buyer Address details – This is not mandatory. The system will automatically store the address details when you save a CB contract involving a non-customer id.
- Master Agreement details
- ICCF Rule Details
- Collateral Pool Details
- Location Code Details
- Rule Elements
- Protest Reason

The procedure for each of the above maintenances is explained in the subsequent sections of this chapter.

3.1.1 Maintaining Branch Parameters

For a branch, you can specify the date upto which bills should be processed, as a parameter. This is defined in the 'Collection Bills - Branch Parameters' screen.

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

The screenshot shows a software window titled "Collection Bills-Branch Parameters". It is divided into several sections:

- Branch Details:** Contains a label "Branch *" followed by a text input field.
- Batch Processing:** Contains a checkbox labeled "Process Till Next Working Day-1".
- Fields:** A section containing a table of labels:

Maker	Date Time:
Checker	Date Time:
Mod No	Record Status
	Authorization Status

At the bottom right of the "Fields" section, there are "Ok" and "Exit" buttons.

The code of the current /login branch along with the associated name will be displayed in the screen.

The events/activities that are marked for automatic processing are triggered off during the batch process. You have to specify the manner in which the batch program should process automatic events that fall on a holiday.

If you indicate that processing has to be done upto the Next Working Day, all the automatic events falling due on a holiday will be processed by the batch program as part of the EOD on the last working day before the holiday. If you do not select the 'Process Till Next Working Day' option, the events due on the holiday are processed as part of the batch program run at BOD on the next working day after the holiday.

Example

Assume that 13th March '04 is a holiday for your branch.

Case I: You have opted for 'Process Till Next Working Day'

All automatic events (like auto liquidation, Collateral expiry, Contract status change etc.) falling due on 13th March will be processed during EOD of 12th March '04.

Case II: You have not opted for 'Process Till Next Working Day'

All automatic events falling due on 13th March will be processed as part of BOD of 14th March '04.

3.1.2 Maintaining Details of Collection Centers

Typically, your bank will perform the job of a collector. However, to enable collections at places where your bank does not have a presence, another bank known as the 'Correspondent Bank' is involved. In such a case, the documents are sent by the bank to the correspondent bank for Collection and Custody. The correspondent bank in turn collects the documents (bills) on behalf of the bank.

You, therefore, need to maintain details of Correspondent Banks which would perform the role of a Collection Center. You can do this through the 'Collection Bills - Collection Centers' screen.

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

Fields		
Maker	Date Time:	Mod No
Checker	Date Time:	Record Status
		Authorization Status

You can maintain the following details in this screen:

Bank Code

You need to specify a unique code to identify the Collection Center (correspondent bank or the Bank itself) which is undertaking the bill collection on behalf of the bank. The code can be a combination of alphabets and numbers and can comprise of a maximum of 20 characters.

Bank Name

The name of the bank identified as a collection center should be captured in this field. Like the Bank Code, the name can also be combination of alphabets and numbers and can comprise of a maximum of 35 characters.

Address

Here, you have to maintain the address of the Collection Center (correspondent bank or the Bank itself). You can capture four lines of address details and each line can consist of a maximum of 35 characters.

First Schedule Minimum Tenor

You have to indicate the minimum number of working days which should elapse between the Booking Date of the bill and the due date for the first installment, when the Collection Center can make a collection.



If the maturity date (for contracts with single schedules) or the schedule date of the first installment (for contracts with multiple schedules) falls within the minimum tenor, the system will display an override. You may ignore the override and proceed or cancel the contract, as per the requirement.

Schedule Ref Mask

The mask required for the generation of the schedule reference of the collection bills contract is maintained here. This is applicable for all contracts in the branch for both single and multiple schedules.

The allowed values in the mask are:

- R - Collection Reference No
- Q - Collection Sequence No
- N - Unique Sequence No
- S- Schedule Serial No
- D - Modulo 11 Check Digit

At the contract level, based on the mask defined at the collection center, Oracle FLEXCUBE generates the schedule number.

3.1.3 Maintaining Collection Types

A collection type is used to distinguish between the following three types of bills/documents:

- Simple Bills
- Collateral Bills
- Discounted Bills

When defining a Collection Bill product, you can attach the relevant collection type to it. The lifecycle of a bill will be determined based on the attributes defined for the Collection Type.

You can maintain different Collection Types through the 'Collection Bills - Collection Types' screen.

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

You can capture the following details:

Collection Type and Description

You need to specify a unique code to identify the Collection Type in the system. You can devise a code such that it indicates the category to which a Collection Bill may belong. The code can comprise of a maximum of 20 alphanumeric characters.

You can also associate the code with a brief description, not exceeding 35 alphanumeric characters. The description will further help you in identifying the Collection Type.

You can then associate the following attributes for a Collection Type:

Bill Collateral Allowed

If you select this option, the Collection Bill will contribute to a limit pool.

When you capture a bill contract through the 'Collection Bills Contract Input' screen, the Collateral Pool Code maintained for the contract currency will be defaulted if the 'Bill As Collateral' option is selected for the Collection Type you associate with the contract. The pool amount will vary whenever the outstanding amount of the attached bill(s) changes.

During payment of the Bill, you have the option to select the loan account that should get liquidated against the payments made.

Advance Allowed

This option, if selected for a Collection Type, will create a loan account when you capture a Collection Bills contract in Oracle FLEXCUBE. The product for creating the loan is specified as a preference at the product level. Any payment towards the bill will result in repayment of the loan account.

Installment Allowed

This option will facilitate definition of multiple schedules for all CB contracts linked to the Collection Type being defined. You cannot extend the maturity date of contracts with installments.

Extension Allowed

You can select this option to allow extension of maturity date for contracts linked to the Collection Type being defined. However, for contracts with installments (where multiple schedules are defined), extension will not be allowed even if you opt for this option.

Auto-close Allowed

You have the option to close a bill if payments are not made on the due date without actually protesting the bill. You may select the 'Auto Close Allowed' option to instruct the system to automatically close all such contracts for which funds are not recovered on due dates. Such contracts will be closed as part of the batch program executed at end of day (EOD).

Depending on the type of contract, the closure will be performed as follows:

- For contracts with single schedules, closure will happen after the expiry of the grace period, if the same is allowed
- For multiple schedule contracts, closure will occur when the maximum allowed overdue installments defined at the agreement level is reached

3.1.3.1 Specifying the Protest Details

The following parameters may be specified:

Auto Close after Protest

A bill can be protested if payments are not made on the due date. You may select the 'Auto Close after Protest' option to instruct the system to automatically close all such contracts for which funds are not recovered even after protestation. Auto closure will be performed as part of the batch program executed at EOD.

Protest Mandatory

You can select this option to indicate that protest is mandatory for contracts associated with this Collection Type. For such contracts, the 'Protestable' option is automatically selected (in the 'Collection Bills Contract Input' screen) and you will not be allowed to change this specification.

Send To Recovery after Protest

Check this box to indicate the bill that has been protested needs to be sent to an external agency for recovery. The system will not allow auto-closure of a contract with this box checked. However, you can manually close a contract for which you have checked this box.



Note the following:

- If you check this box, the field 'Auto Close After Protest' will be unchecked and disabled
- If you check this box, the field 'Auto Close Allowed' will be unchecked and disabled
- During auto closure, the system will verify the following and only then close a contract automatically:
 - The boxes 'Auto Close' in the Collection Bills Contract Input screen and 'Auto Close Allowed' in the Collection Type Maintenance screen have been checked
 - The box 'Send To Recovery After Protest' in the Collection Type Maintenance screen is unchecked

These verifications will be carried out by the system even on upload of a Collection Bills contract.

Protest to Recover Days

If you have checked the box 'Send to Recovery after Protest', you will have to indicate the number of days from the date of protest after which, the simple bill should be sent to the external recovery agency.



Note the following:

- This field will be enabled only if you have checked the box 'Send to Recovery after Protest'
- For a simple bill, the system will consider the value you specify as Buffer Days at the agreement level
- For a collateral bill, the system will consider the value you specify as Buffer Days in the Collection Type Maintenance screen

Overdue Interest Rate Basis

The component for penal interest can be maintained at the product level. You can specify whether the interest rate to be charged on an overdue bill should be taken from the product or the agreement. The interest rate can be changed, if required, at the contract level.

To indicate the penalty interest rate should be taken from the product, select the option 'Product'. If the Interest rate should be taken from the agreement, select the option 'Agreement'.

Payment After Protest Allowed

A bill, as stated above, can be protested if there is a default in payments. You can select this option to allow payments even after protesting the bill.

Protest Basis

Here, you need to indicate the basis on which you would like to protest a bill. The options available are:

- Outstanding: If you select this option, the entire outstanding amount on the bill will be considered as the protest amount. This is inclusive of future schedules also
- Overdue: This option indicates that only the current overdue amount will be protested

You may use the table given below to distinguish between the three Collection Types (Simple, Collateral and Discounted) based on the attributes discussed above:

Particulars	Simple	Collateral	Discounted
Bills As Collateral	No	Yes	No
Bill Advanced	No	No	Yes
Installments Allowed	Yes	Yes	No
Extension Allowed	Yes	Yes	No
Protest Mandatory	No	Yes	Yes
Protest Basis	OD – Overdue / OS – Outstanding	OS	OS

Particulars	Simple	Collateral	Discounted
Payment after Protest allowed	No	Yes	No
Auto Close Bill After Protest	Yes	No	Yes

3.1.4 Maintaining Document Location Details

The document location details can aid your bank in tracking the physical documents (Bill of Exchanges, Promissory Notes, and Invoices) associated with a bill transaction. Document Location is used in conjunction with Document Status for tracking purposes. You can define different locations through the 'Collection Bills – Document Location' screen.

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

In this screen, you can maintain the following information for a location:

Location Name and Description

You have to specify a unique name to identify the location. The name can comprise of a maximum of 35 alphanumeric characters.

You can also provide a brief description of the location. This will also aid you in identifying the location in the system.

Location Type

This indicates the location of the document. You can choose from one of the following options:

- Internal – For an 'Internal' location, you have to specify the name of the branch at the contract level

- External - External location indicates that the document is located outside your bank. The 'Correspondent Bank' is a typical example of such a type
- Notary – If the location is maintained as Notary, at the time of making payments (through the 'CB – Operations Master' screen) the 'Payment By' will be defaulted as 'Notary' and the corresponding Notary Code settlement account will get defaulted as the 'Payment Account'
- Recovery Agent - In case the Document Location of a contract is specified as 'Recovery Agent', at the time of making payments, the 'Payment By' will be defaulted as 'Recovery Agent' and the corresponding settlement account that you maintain in this screen will be defaulted as the 'Payment Account'

Recovery Agent details

You can specify the settlement account details only if you indicate the Document Location Type as 'Recovery Agent'. The following settlement account details of the recovery agent should be specified:

- Name of the branch at which the account is maintained
- The settlement account
- The currency of the account

3.1.5 Maintaining Document Status Details

Like the Document Location details, the Document Status details are also used for tracking the physical documents associated with a bill transaction. Therefore, document tracking comprises of two activities - tracking of Document Location and Document Status.

The Document Status details may be maintained through the 'Collection Bills - Document Status' screen. To invoke the screen, type 'CBDDSMNT' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

The screenshot shows a software interface for 'Collection Bills - Document status'. At the top, there are two input fields: 'Status Code *' and 'Description *'. To the right of these is a checked checkbox labeled 'Manual Change Not Allowed'. Below this is a section titled 'Location Details' which contains a table with two columns: 'Location Name' and 'Description'. The table is currently empty. At the bottom of the window, there is a 'Fields' section with several labels: 'Maker', 'Checker', 'Date Time:', 'Mod No', 'Record Status', and 'Authorization Status'. An 'Exit' button is located in the bottom right corner of this section.

The following details are maintained in this screen:

Status Code and Description

You have to specify a unique code to identify the status in the system. You can build a code comprising of a maximum of 35 alphanumeric characters.

A brief description of the code can also be provided which will further help you in identifying the document status. The description should not exceed 255 characters.

Manual Change Allowed

Typically, status change occurs automatically based on a predefined rule (discussed under the heading titled 'Maintaining Document Rules). However, manual status movement is also allowed.

You can select the 'Manual Change Allowed' option to indicate that the status can be changed manually during amendment to this status. The option-list provided for selection of document status in the 'Contract Input' and 'CB – Operations Master' screens will display only those statuses for which manual status change is allowed.

Location Name and Description

For each status code, you can maintain a list of allowed locations. The Document Locations maintained through the 'Collection Bills – Document Location' screen will be available in the option-list provided. You can select the appropriate locations for mapping to the status. The description of the selected location gets defaulted alongside.

The following table gives the possible document location and status for different operations performed on a CB contract:

Condition	Document Status	Document Location
Inactive Save	Registered	Seller
Active Save	Active	Central Custodian OR Correspondent
Overdue On Maturity Date	Overdue	Transit Correspondent The Bank Notary
Fully Liquidated	Paid	Buyer
Protested	Protested	Central Custodian Transit In Bank Correspondent
Protested	Protested & Retained	Central Custodian RECOVERY AGENT
Closed before Protest	Uncollectible and Returned	Mailed

Condition	Document Status	Document Location
		Transit Any branch of the bank Handed In
Closed before Protest	Return Unpaid	Mailed
Closed after Protest	Protested & Returned	Custodian Mailed Handed In
Reversed	Returned Unpaid	Mailed

3.1.6 Maintaining Notary Codes

Whenever the acceptor or buyer of the documents delays in making payments, you can send the documents to the notary who will protest the bill legally on your behalf. To facilitate this, you have to identify the different notaries who can represent your bank and maintain their details in the system. This can be done through the 'Collection Bills - Notary Code' screen.

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

The following details have to be captured:

Notary Code and Description

You have to provide a unique code to distinguish between the different notaries in the system. The code can comprise of a maximum of 20 characters and can be a combination of both alphabets and numbers.

You can also give a brief description, which could be used for further identification of the code. The description can consist of 35 alphanumeric characters.

Notary Settlement Accounts

For each notary, you also need to provide the settlement account details. The account maintained here gets defaulted as the 'Payment Account' if a payment happens (through the 'CB – Operations Master' screen) when the current document location is of type 'Notary'. The 'Notary Code' associated with the location of the customer is picked up for the contract.

The following account details have to be captured:

- Name of the branch at which the account is maintained
- The settlement account
- The currency of the account

3.1.7 Maintaining Notary Charges

In Oracle FLEXCUBE, you can maintain the charge details corresponding to the notary using ICCF Rule Maintenance screen.

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

You need to maintain the customer type 'Notary' using this screen. If you choose the customer type to be 'Notary', the customer option list will display all valid notary codes maintained in the system.

Here, you can maintain the details of notary charges. The system maintains the charge amount slab wise. In case a notary is present in more than one location, the notary charge remains constant across those locations.

Please refer to the 'Charges and Fees' user manual for field wise explanation of 'ICCF Rule Maintenance' screen.

3.1.8 **Maintaining Location Codes**

You can maintain different location details where the parties involved (buyer and seller) in a CB contract may reside. These details can be maintained through the 'Collection Bills - Location Codes' screen.

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

Fields		
Maker	Date Time:	Mod No
Checker	Date Time:	Record Status
		Authorization Status

You can maintain the following location details:

Location Code and Description

You have to specify a code consisting of a maximum 20 characters to identify the location uniquely in the system. The location code, defined here will form part of the address of the buyer /seller and serves as an area code.

You can also provide a brief description of the location. The description should not exceed 35 alphanumeric characters.

Collection Center

For the location code being defined, you have to identify the applicable collection center from the option-list provided.

Document Location

Likewise, you have to select the document location that would be applicable to the area code being maintained.

Location Branch

For bills with document location type as 'Internal', you have to specify the location branch also.

Notary Code

Just as you specify the Collection Center and Document Location for an area code, you should also indicate the notary code that should be used for the location being maintained.

3.1.9 Maintaining Address Details for Non-Customer Buyers

Typically, a bank would offer its services to its customers alone. However, to cater to Non-CIF buyers, you can record the address details of such customers in 'Non CIF Address' screen.

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

The screenshot shows a software window titled "Non CIF Address". The window contains the following fields and controls:

- Input fields: ID No *, Name *, Address (four lines), Drawer City *, Location *, Country *
- Fields section at the bottom:
 - Maker
 - Checker
 - Date Time:
 - Mod No
 - Record Status
 - Authorization Status
- An "Exit" button in the bottom right corner.

The address should include the following information:

ID No

You have to first identify the Non-CIF customer by providing a unique identification number. The number can consist of a maximum of 35 digits.

Name and Address

Here, you need to specify the name and address of the Non-CIF customer/buyer. Four lines of address can be maintained and each line can consist of a maximum of 35 alphanumeric characters.

City

Specify the city to which the customer belongs.

Country

From the list of countries maintained, you have to select the country to which the customer belongs.

Location Id

As part of maintaining the address, you have to specify the area/location to which the buyer belongs. You can select the appropriate location code from the option-list provided for the same.



Note that it is not mandatory to maintain non-customer address details. Whenever you save a CB contract which involves a non-customer, the address details captured at the contract level are automatically updated in this screen.

3.1.10 Maintaining Master Agreement Details

Your bank, as an intermediary, can collect funds from the buyer on behalf of the seller. To enable the bank to perform the role of the collector, you have to enter into a formal agreement with the customer/seller. The terms and conditions of the agreement will control the life cycle all contracts that are captured under it. At any time, a seller can have multiple valid agreements with the bank.

An agreement maintained in the system will be valid only if the system date is between the Start and End date specified for the agreement. Further, you can process a Bill contract only if a valid authorized agreement exists between your bank and the customer and the maturity date of the bill is within the validity of the agreement. Agreement will belong to the branch in which it is created and you can modify the terms of the agreement only in that branch. However, you can use the same agreement across all branches.

You can maintain the agreement details through the 'Collection Bills - Agreements' screen. To invoke this screen, type 'CBDAGMON' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You can capture the following details here:

Agreement ID and Description

You have to specify a unique id to distinguish between the agreements that exist between your bank and customers. The id can be a combination of alphabets and numbers. The length of the id should not exceed 20 characters.

You can also provide a brief description, not exceeding 35 alphanumeric characters. The description will also help you in identifying an agreement in the system.

Available

You will be allowed to process a bill contract under an agreement only if the agreement is made available in the system. The agreement will not be considered valid if you do not select this option.

Version No

This will show you the version number for each agreement maintenance. The agreement record will have different versions which will be created for each modification you make for an agreement.

Upload routines are provided to support technical reversal of CB Agreement creation, amendment and closure. The technical reversal will delete the last unauthorized version of CB agreement.

Start and End Dates

You have to provide the validity period for the agreement being maintained. The agreement will be valid for the period between the start and end dates that you specify here.

Customer Id

Here, you have to select the customer with whom the agreement details are being maintained. The ids of all the customers of your bank will be available in the option-list provided.

Upon selection of the customer id, the following details will be defaulted from the 'Customer Information Maintenance' screen:

- Name of the customer
- Address for correspondence (Address 1 to Address 4)
- Alternate Customer Number

Alternate Customer Number

This field displays the alternate customer number (or the RUT) for the customer. Unlike the Customer Number (Customer CIF ID), this alternate customer number may be modified via Customer Maintenance later.

If the Alternate Customer Number is changed during the life of a contract, then thereafter the contract will be shown with the latest updated Alternate Customer Number.

Telephone and Fax numbers

You also have to provide the telephone and fax numbers of the customer involved in the agreement.

Location ID

The location/area code of the customer has to be specified here. The option-list provided will display all the location codes you have maintained through the 'Location ID Maintenance' screen. You can select the appropriate code from this list.

Executive

The name of the bank's executive who is capturing the agreement details between the customer and the bank is captured here. This is a text field and no validation will be done for the data captured.

Bill OD Interest Rate

If there is a delay in the payment of the installment against a bill, you have the option to collect a penalty from the customer. In this field, you have to specify the penalty/overdue interest that should be applicable on such installments.

However, the penalty interest will be applied only after the allowed number of overdue installments specified is reached. You have to specify this number in the 'Max OD Installments' field.

At the time of capturing a contract, the rate maintained here gets defaulted as the overdue interest rate applicable on the contract. You can specify a different rate, if required.

Max OD Schedules

You have already specified the penalty interest applicable on overdue installments for a bill (in the 'Bill OD Interest Rate' field). Here, you need to specify the maximum number of installments that can be overdue before a bill is protested. The penalty rate will be applicable only after the allowed number of overdue installments is reached.



The system will not do an auto protest of the bill on reaching the allowed number of overdue installments. However, at the time of protest, it will check/validate whether the maximum number of overdue installments is reached.

Max OD Days

You can also initiate protest of the bill based on the maximum overdue days for a schedule/installment, if required. However, the system will not do an auto protest on reaching the allowed number of days. You have to initiate the protest through the 'CB – Operations Master' screen.

Advice Generation

You have to indicate the type of advice that should be generated for the customer (seller) under the agreement. The advice will be sent to the Acceptor/Buyer of the bill who is required to produce the same at the time of making payments. Two types of advices can be generated:

- **Maturity Advice (Payment Notice):** This type of advice is generated 'n' days before the due date of any installment. The number of days is defined as part of maintaining product preferences (through the 'CB – Product Preferences' screen). The notice is generated as part of EOD on the day it becomes due
- **Coupon Book:** This type of advice is generated as part of the EOD executed on the booking date of the contract. It is generated for the combination of Buyer, Seller and Collection Ref No

Oracle FLEXCUBE also allows you to generate advices on an adhoc basis. For more details on this, refer the chapter - 'Processing a CB Contract' in this User Manual.

Preferential Chargers Allowed

For some customers, you can allow special charge rates and you can specify this as part of the agreement maintained for the customer.

At the time of attaching charge rules, you can maintain preferential charges for different collection types. You may also waive the charge for the customer, if required. For contracts booked under the agreement, the rate maintained at the agreement level will take precedence. If not maintained, the rate defined for the rule will be applicable.



Defining preferential charges is explained in detail under the heading 'Linking charge rules to the agreement id' later in this chapter.

3.1.10.1 Capturing Information for 'Protest not Mandatory' Type of Collection Types

When maintaining collection types (through the 'Collection Type Maintenance' screen) you have the option to specify that protest is mandatory. For collection types for which protest is not made mandatory, you have to capture the following details at the agreement level:

Protest Allowed

You have to select this option to indicate that protest is allowed for contracts processed under the agreement. If selected, you also have to specify the basis on which you would like to protest a bill.

Protest Basis

If you select the 'Protest Allowed' option, you have to specify the basis for protesting a bill. The options available are:

- Outstanding: If you select this option, the entire outstanding amount on the bill will be considered as the protest amount. This is inclusive of future schedules also
- Overdue: This option indicates that only the current overdue amount will be protested

Send to Recovery after Protest

If a contract is protested, you have the option to send the bill for recovery after the protest. Select this option to mark the contracts for recovery after protest. The recovery process is initiated after a specific period (known as the buffer period) from the date of protest.

Buffer Days

If you have opted for recovery of a bill after protest, you have to indicate the number of days from the date of protest after which the recovery procedure should be initiated.

3.1.10.2 Specifying Settlement Details

You also need to maintain the following debit and credit settlement account details for the customer:

- Name of the branch at which the account is maintained
- The settlement account
- The currency of the account

The settlement account details maintained here will get defaulted to the contract where you will be allowed to modify the same.

Here you also need to specify the Line of Credit (LOC) Account which will be used during liquidation of the CB Collateral Bills. In other words, a contract can have the Liquidation Type defined as 'Line of Credit' only if a LOC account is maintained here.

In addition to the above, you have to do the following as part of the agreement:

- Specify the bill statement details.
- Associate collateral pool codes to the agreement to determine the contribution of the collateral towards the limit assigned to a customer under a credit line.
- Associate charge rules to the agreement to determine the charges to be collected.
- Maintain currency restrictions.

3.1.10.3 Maintaining Statement Details

The bill statement details can be maintained through the 'Statement Details' screen. You can access this screen by clicking on the 'Statement' button on 'Collection Bills - Agreements' screen.

The screenshot shows a 'Statement Details' dialog box with the following fields and controls:

- Bill Stmt Cycle 1:** Dropdown menu set to 'Daily'
- Bill Stmt Day 1:** Dropdown menu
- Bill Stmt Prev Date 1:** Text input field
- Bill Stmt Prev No 1:** Text input field
- No Movement No Statement 1
- Bill Stmt Cycle 2:** Dropdown menu set to 'Daily'
- Bill Stmt Day 2:** Dropdown menu
- Bill Stmt Prev Date 2:** Text input field
- Bill Stmt Prev No 2:** Text input field
- No Movement No Statement 2
- Buttons:** 'Ok' and 'Exit' at the bottom right.

You can maintain parameters for two statement cycles, each generating the statements independently from the last statement date. For instance, you may want to generate the statement on a daily basis (new statement each day) and also have a consolidated statement on month ends. You can, therefore, maintain statements with two frequencies, one with 'Daily' and another with a 'Monthly' frequency.

Bill Statement Cycle

You may choose the combination depending on your requirement. The following options are available:

8. Daily
9. Weekly
10. Fortnightly
11. Monthly
12. Quarterly
13. Semi-Annual
14. Annual

Bill Statement Day

Here, you need to specify the day /month on which the statement should be generated. This is not applicable if the frequency is 'Daily'.

No Movement No Statement

You may select this option to generate statements only if there is a movement of funds between the accounts. If you do not select this option, statements will be generated as per the frequency maintained, regardless of movement or not.

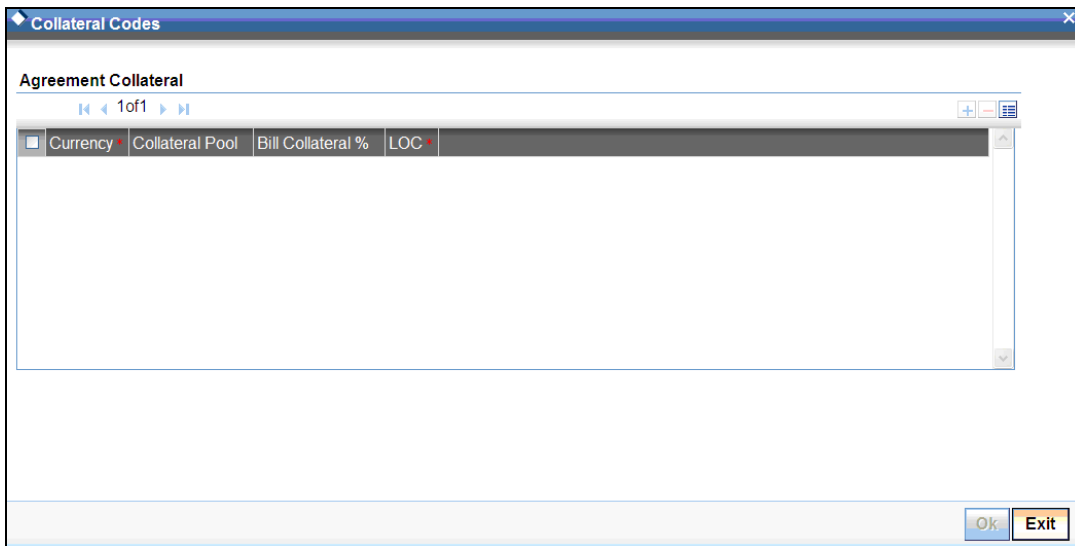
The following details will be automatically updated by the system:

- The date on which the bill statement was last generated
- The balance as per the previous bill statement
- The previous bill statement number

Statements will be generated in the branch where you create the agreement and the statement number is incremented accordingly.

3.1.10.4 Associating Collateral Pool codes

You have already specified the contribution of the bill towards the collateral pool in the 'Bill Collateral %' field. You now have to associate the collateral pool codes with the agreement being maintained. This is achieved through the 'Collateral Codes' screen. You can access this screen by clicking on the 'Collateral' button. This screen also allows you to capture pools for Line of Credit Liquidation and Auto/Manual Liquidation separately.



Currency	Collateral Pool	Bill Collateral %	LOC
----------	-----------------	-------------------	-----

The agreement id is automatically displayed in this screen. Additionally, you have to specify the following:

Currency

You have to choose the currency of the collateral from the available option-list. You can link any number of collateral codes to an agreement id. However, the currency LOC combination should be unique for each entry.

When the agreement id is linked to a bill contract, depending on the currency of the bill, the appropriate collateral code will be defaulted to the contract if you have indicated that the bill should contribute to a limit pool (i.e. the 'Bill As Collateral' option is selected for the Collection Type associated with the contract).

Collateral Pool

Select the appropriate pool code from the option-list provided. This list will consist of collateral codes whose liability id is same as that of the customer involved in the agreement. This is allowed for all currencies.

Depending on the contract currency, the appropriate pool code is picked up for the contract. Upon authorization of the contract, the system automatically updates the following information in the 'Collateral Pools' screen for the selected pool code:

- The 'Type' field will display 'Coll Bills', and
- The 'Collateral Code' field will display the Contract Reference Number

Bill Collateral %

For a Collateral type of Collection, the Collateral Pool Code maintained for the contract currency gets defaulted to the contract. In this field, you have to specify the contribution of the bill (in percentage) towards the collateral pool.

This value will be defaulted to all contracts that are processed under the agreement being maintained, if the collection is of type 'Collateral'.



The pool contributions maintained here are defaulted to the contract.

Refer the 'Maintaining Collateral Details' chapter of the 'Central Liability' User Manual for details on defining Collateral Pool Codes and for Collateral Pools for a liability id.

3.1.10.5 Linking Charge Rules to the Agreement

You can associate charge rules to an agreement id through the 'Charge Agreement Details' screen. Click on the 'Charges' button to invoke this screen.

Charge Rule				
Rule	Collection Type	Minimum Amount	Maximum Amount	Waive

Charge Bracket		
Basis Amount To	Fixed Rate	Flat Amount

You can collect charges from the customer as per the standard ICCF Rules or maintain preferential charges for special customers. Through the above screen, you can maintain preferential charges for different collection types.

The following details have to be captured:

Rule

The charge rules that you have maintained through the 'ICCF Rule Details' screen will be available in the option-list provided. You can associate one or more charge rules to an Agreement Id.

The following details get defaulted on selection of the charge rule:

- Minimum Amount (for fixed rate type only)
- Maximum Amount (for fixed rate type only)
- Basis Amount To
- Fixed Rate or Flat Rate – depending on the rule type

You can, however, change the defaulted values for a customer.

Refer the 'Charges and Fees' User Manual for details on maintaining Charge Rules in Oracle FLEXCUBE.

Collection Type

Here, you have to select the Collection Type for which the preferential charges have to be maintained. The different Collection Types that you have maintained through the 'Bill Collection Type' screen are available in this screen.

The charges defined will be applicable to all contracts that are associated with the Collection Type selected here.

Minimum and Maximum Amounts

You should specify the maximum and minimum charge amounts that can be collected from the customer under the agreement being defined

If the charge calculated (using the fixed rate or the flat amount) exceeds the maximum amount, the maximum amount will be applied on the contract. Likewise, if the charge calculated falls below this minimum amount, the minimum amount will be applied.



This is applicable only if the rate type is 'Fixed'.

Waive

If you wish to forgo charge on a contract, you have the option to waive it for the customer. Select this option to indicate the same.

The amount slab structure maintained for the associated rule will be defaulted. You can maintain a different structure, if required. Charge will be calculated based on the structure defined here. The following details have to be specified to maintain a slab structure:

Basis Amount To

The basis on which a charge is calculated is referred to as the Basis Amount. You should specify the upper limit of the slab to which a particular rate or amount (flat amount) should be applied as charge.

Fixed Rate/Flat Amount

For charging your customer, you can either specify a flat amount for each slab or a fixed percentage. This rate will be applied to calculate the charge for the slab.

Example

You have maintained the following amount slab structure to calculate charge. Further, you decide to collect charge based on a percentage of the amount for each slab.

Amount (USD)	Rate per annum
0 to 10, 000	5%
> 10,000 to 20,000	6%
> 20,000 to 50,000	7%
> 50,000	8%

You have a bill contract worth USD 20,000. As per the above structure, USD 20,000 falls under the second slab. Therefore, charge will be calculated at 6%.

Charge = 6 % of 20,000 = 1200 USD

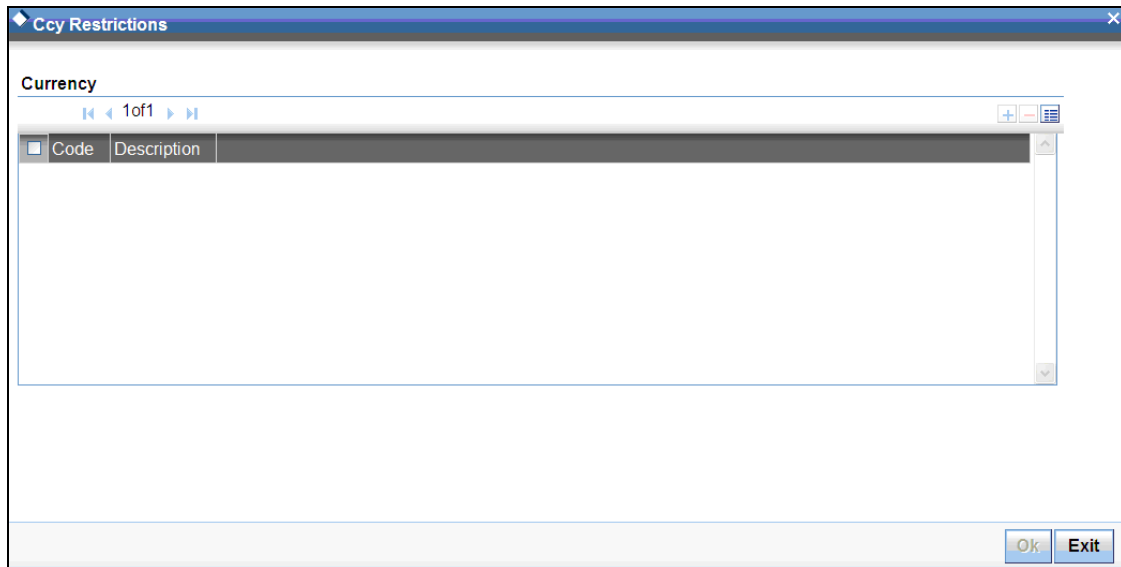


The charge rules selected under the agreement will get defaulted to all contracts to which you link the agreement id provided you have defined the same charge rules at the product level also. However, the parameters maintained for the charge rule at the agreement level will take precedence.

3.1.10.6 Maintaining Currency Restrictions

You can maintain an allowed or a disallowed list of currencies for a customer under an agreement. To maintain currency restrictions, click on the 'Ccy Restrictions' button on 'Collection Bills - Agreements' screen.

The following screen is displayed.



You have to indicate whether to include the currencies in the 'Allowed' or 'Disallowed' list. Choose the appropriate option as per requirement.

The 'Allowed' or 'Disallowed' column that you view depends on the restriction type that you choose to maintain. For instance, if you maintain an allowed list, the column will display the currencies that are allowed for the customer.

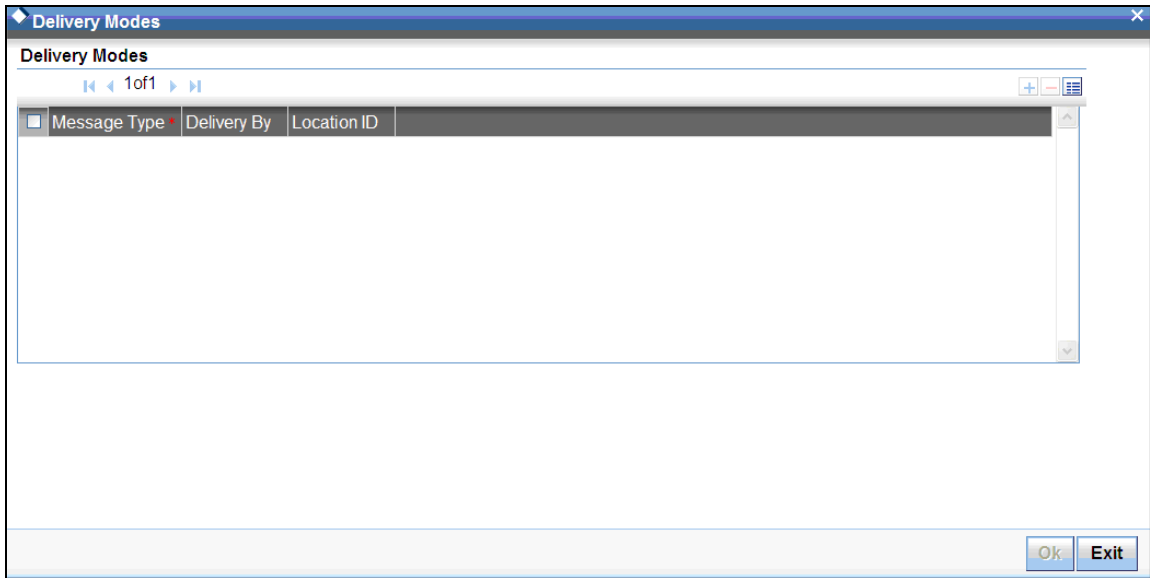
You can add the currencies to be restricted to the list of currencies. Click 'Plus' button to add another row to the list. From the option list, choose the currency that you wish to add to the restriction list. To remove an unwanted currency from the list, check the box adjacent to it and click 'Minus' button.



If a currency is disallowed under the agreement but allowed for the product, the system will disallow it for the contract to which you link the agreement. Similarly, if a currency is allowed for the agreement but disallowed for the product, it will be disallowed at the contract level also.

3.1.10.7 Maintaining Delivery Modes

You can maintain the delivery modes through which your bank can send advices/messages to a customer involved in an agreement, through the Delivery Modes screen. To invoke this screen, click on the 'Delivery Modes' button.



Specify the following details in this screen:

Msg Type

The message types that have been maintained for the Collection Bills module will be displayed in the option list. The list will also include a generic message type 'ANY MSG TYPE'. Select the appropriate message type.

Delivery By

You have to specify the delivery mode through which your bank can send advices/messages to the customer involved in the agreement. The Delivery Modes you have maintained for the customer in the Customer Address – Detailed screen, will be displayed in the option list.

Location ID

If only one Location ID has been maintained for the Customer – Delivery Mode combination, the same will be defaulted here. Else, you may select the appropriate one from the option list.



The Delivery Mode and Location Type for the Message Type 'ANY MSG TYPE' will be considered if the same details have not been maintained for a particular Message Type.

3.1.11 Maintaining Rule Elements

You can maintain rule elements associated with contract events. The rule elements are defined in order to create conditions that validate a rule. A rule can have multiple conditions such as:

- **Success:** If you specify this rule, Oracle FLEXCUBE will execute functions defined by you. You can specify the validations and derivations to be executed by the system
- **Error:** In case of an error, you can specify the message that will be displayed to the user. When there is an error, Oracle FLEXCUBE will terminate the contract event and display the specified error message
- **Derivation:** In this case, you can specify predefined document status and location values
- **Override:** You can specify the message that will be displayed as an override message during the contract event

You need to define the rule elements in the 'Collection Bills- Rule Element Definition' screen. You can invoke this screen by typing 'CSDRLELM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a window titled "Rule Element Description". It contains the following fields and controls:

- Module * (with a selection icon)
- Element Identification * (text input)
- Element Description (text input)
- Element Type (dropdown menu, currently showing "In")
- Object Name * (with a selection icon)
- Column Expr (text input, with a selection icon)
- Default Condition (text input)
- User Condition (text input)

At the bottom, there is a "Fields" section with the following labels:

- Maker
- Checker
- Date Time:
- Date Time:

A "Cancel" button is located in the bottom right corner.

In this screen, you need to specify the following details:

Element Id

Specify a name for the rule element.

Module

Specify a module for which the rule element is applicable.

Description

Narrate a description for the element id.

Element Type

This indicates the element type. Select the appropriate element type from the drop-down list. The values available in the list are:

- IN – This is used to obtain values for the Object Name, Column Name with Default Condition and User Condition
- OUT – This is used to assign the values to Object Name, Column Name with Default Condition and User Condition
- IN/OUT – This element is used for building cases as well as for Derivation
- Procedure – This classifies the element as a procedure

Object Name

Based on the type of element, the object name is indicated. For IN, OUT, IN/OUT elements, the object name will be the table name. For Procedure element, this will be the Procedure name.

The 'Object Names' you can select from the list of values are as follows:

- CSTB_CONTRACT
- CBTB_CONTRACT_BALANCE
- CBTB_CONTRACT_MASTER
- CBTB_CONTRACT_DETAILS
- CSTM_CONTRACT_USERDEF_FIELDS
- CBTB_OPERATION_MASTER
- CBTB_SCHEDULE_BALANCE
- CBVW_AGREEMENT_MASTER
- CBVW_REQUEST_SUMMARY
- CBTM_COLLECTION TYPE
- CBTM_DOCUMENT_LOCATION
- STTM_CUSTOMER
- Pr_CB_Event_Rule

Column Name

This will list the column names for the objects selected. For OUT variables, you cannot select all columns.

The table below indicates the column names you are allowed to select in relation to the object name.

Object Name	Column Name
CSTB_CONTRACT_DETAILS	DOCUMENT_STATUS
CSTB_CONTRACT_DETAILS	DOCUMENT_LOCATION
CBTB_OPERATION_MASTER	DOCUMENT_STATUS
CBTB_OPERATION_MASTER	DOCUMENT_LOCATION

Default Condition

Oracle FLEXCUBE will display a condition based on the items you select.

User Condition

You can specify additional conditions that are different from the default conditions.

In Oracle FLEXCUBE, it is possible for you to define event rules. This is done in the 'Collection Bills - Event Rule' screen.

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

Collection Bills - Event Rule

Module * _____
 Module Description _____
 Rule Id * _____
 Rule Description * _____

Logical Operators [v]
 Arithmetic Operators [v]
 [Reset]

Element _____
 Double Click In The Text Area To Send the Selected Element

Case Expression

1 of 1 [Go] [v] [x] [y]

Case No	Expression Type	Expression	Error Code

Element Detail

1 of 1 [Go] [v] [x] [y]

Refresh	Element Name	Populate	Element Value	V

Field

Maker _____ Date Time: _____ Mod No _____
 Checker _____ Date Time: _____ Record Status _____
 Authorization Status _____ [Exit]

In this screen, you need to specify the following details:

Rule ID

Specify the name of the rule.

Module

Specify a module for which the rule is maintained.

Description

Provide a description for the rule ID.

Expression

You can specify the conditions you maintain for an event. Based on the expression you specify, the event rule is validated.

Expression Type

You can select any one of the following expression types from the drop-down list:

- Error: The event will be marked as an error and an appropriate message will be displayed. The event cannot be saved
- Override: The event will be marked as an override and an appropriate message is displayed. You need to decide whether the event needs to be saved or not
- Success: The event is marked as a success and you can select procedures to run or can derive additional fields
- Derivation: You can select OUT elements and specify values for it

Error Code

You can specify the message that should be displayed in case of 'Error' or 'Override' expression types.

Element

The elements you maintained in the 'Rule Element Maintenance' screen are displayed as values in the drop-down list.

Element Name

In case of expression type 'Derivation', you can select the OUT element for which the derivation needs to be done.

Element Value

In case of 'Derivation' expression, the OUT element value that is assigned to the Element name is specified here.

Element

The elements you maintained in the 'Rule Element Maintenance' screen are displayed as values in the drop-down list.

Logical Operators

The following predefined logical operators will be available to you for defining different conditions for a rule:

- <
- >
- =
- <=
- >=
- <>
- And
- Or
- Not
- In

Arithmetic Operators

The following predefined arithmetic operators will be available to you for defining different conditions for rule.

- +
- -
- *
- /
- .

3.1.12 Maintaining Protest Reason

A protest is raised when a schedule payment is overdue and when certain legal issues need to be considered. You can indicate a protest for Simple and Collateral schedules.

If a schedule qualifies for protestation, you need to indicate the reason for protesting an installment or a schedule.

To invoke the 'Collection Bills- Protest Reason' screen, type 'CBDPTMNT' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

Fields						
Maker		Date Time:		Mod No		
Checker				Record Status		
		Date Time:		Authorization Status		Exit

Protest Reason

Specify a protest reason.

Description

Provide a description for protesting.

3.2 Viewing Agreement Details

You can view the details of the customers of your bank in the 'CB Agreements Summary' screen. To invoke the screen, type 'CBSAGMNT' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button. The following screen is displayed:

The screenshot shows a web application window titled "Payment Agreements Summary". At the top, there are four search criteria: "Authorization Status" (dropdown), "Alt Customer Number" (text input), "Record Status" (dropdown), and "Agreement ID" (text input). Below these are buttons for "Search", "Advanced Search", "Refresh", and "Reset". A pagination bar shows "Records per page 15" and "1 of 1" records. The main area is a table with the following headers: "Authorization Status", "Record Status", "Customer No", "Payment Type", "Company Credit Method", and "Alt Customer Number". The table body is empty. At the bottom right, there is an "Exit" button.

In this screen, you can query based on any combination of the following fields:

- Authorization Status
- Customer ID
- Alt Customer No
- Record Status
- Agreement ID
- Description

After specifying the parameters for the query, click 'Search'. The system displays all the records matching the parameters specified.

- Authorization Status
- Record Status
- Agreement ID
- Description

- Customer ID
- Alt Customer Id
- Local Branch
- Country

4. Defining a Collection Bill Product

4.1 Introduction

In this chapter, we shall discuss the manner in which you can define attributes for a Collection Bill (CB) product.

You can create a CB product in the 'Collection Bills Product Definition' screen. To invoke this screen, type 'CBDPRMNT' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

In this screen, you can enter basic information relating to a CB product such as the Product Code, the Description etc.


The screenshot shows the 'Collection Bills - Product Definition' window. It features a main form area with the following fields: Product Code (required), Product Type (dropdown menu showing 'Export Collections'), Product Description (required), Slogan, Product Group (required), Product Start Date (required), Product End Date, and Remarks. To the right, there are fields for Exchange Rate Variance (%), Override Limit, and Stop Limit. Below the main form is a horizontal array of icons: Roles, Events, Branch, Customer, Preferences, MIS, ICCF, Charges, Fields, and Change Log. At the bottom of the window, there are fields for Maker, Checker, Mod No, Date Time, Record Status, and Authorization Status. 'Ok' and 'Exit' buttons are located in the bottom right corner.

For any product you create in Oracle FLEXCUBE, you can define generic attributes, such as branch, currency, and customer restrictions, interest details, tax details, etc., by clicking on the appropriate icon in the horizontal array of icons in this screen.

The icons provided in the screen are used for the following purposes:

Roles	Defining Accounting Roles and Heads for a product
Event	Defining Events and for maintaining Accounting Entries and Advices for each event
Branch	Maintaining a list of allowed/disallowed branches and currencies for a product
Customer	Maintaining a list of allowed/disallowed customer categories for a product
Preferences	Maintaining attributes specific to a product

MIS	Maintaining MIS details
ICCF	Maintaining Interest details for a product
Charges	Specifying parameters for levying charge
Fields	Making User Defined Fields (UDFs) applicable to a product

 Only the specifications exclusive to the CB product are explained in this chapter. For information on the generic attributes of a product, refer the following Oracle FLEXCUBE User Manuals:

- Products
- MIS
- Interest
- Charges and Fees
- Tax
- User Defined Fields and
- Settlements

4.1.1 Defining Attributes specific to a Product

In the 'Product Definition' Main screen you define generic attributes for a product. Preferences are the attributes or terms defined for a product that can be changed for a contract involving the product. Although, a contract acquires the characteristics defined for the product to which it belongs, the attributes that are defined as the product's 'Preferences' can be changed at the contract level.

The preferences that you define will ultimately shape the product and consequently determine the Collection Type and other relevant features of the contract.

To define preferences for a CB product, click 'Preferences' button on the 'Collection Bills - Product Definition' screen.

The following preferences may be captured:

Payment Notice Days

This is the number of working days before the installment due dates, when a payment notice is to be generated for the customer as a reminder of the payment. However, notice/advice will be generated if, as part of the agreement with the customer, you have indicated the type of advice as 'Payment Notice' (Maturity Advice).

Further, for contracts with a single schedule, a Payment Notice will be generated even if you have defined the advice type as 'Coupon Book' at the agreement level.

STOP If the maturity date is less than the notice days maintained here, the system will display an override. You can ignore the override and proceed or cancel the contract, depending on your requirement.

Collection Type

You have to select the Collection Type for the product. The option list provided will list the types you have maintained through the 'Collection Type Maintenance' screen.

The lifecycle of the contract is determined based on the attributes defined for the selected Collection Type.

Payment Grace Days

The grace period refers to the period within which the penalty interest (if one has been defined for the product – as part of the agreement) will NOT be applied, even if the repayment is made after the due date. This period is defined as a specific number of days and will begin from the date the repayment becomes due.

Penalty interest will be applied on repayments made after the grace period and will be calculated for the entire period it has been outstanding (that is, from the due date of the payment).

Example

Mr. Smith is due to make a repayment on his bill on 15th Nov '04. You have allowed a grace period of 3 days and the penalty interest is fixed at 3%. Mr. Smith misses his schedule on 15th and instead makes a payment on the 20th of the same month. Since the payment is made after the expiry of the grace period (the grace period expires on 18th Nov '04), he is liable to pay a penalty for the period starting from the payment due date (i.e. 15th Nov) and not from 18th Nov, the day the grace period expires.

Loan Product

If the Collection Type associated with the product has the 'Bill Advanced' feature, you have to select the product by which the loan account should get created. The loan products maintained in the system will be available for selection in the option list provided.

Auto Liquidate

A CB contract can be liquidated automatically or manually. You have to select the 'Auto Liquidate' option to instruct the system to perform automatic liquidation of schedules on the day it falls due. The EOD batch program will perform automatic liquidation for contracts marked for the same.

If funds are insufficient or not available in the buyer's account, the system will try to liquidate the schedules everyday, starting from the due date till the expiry of the grace period allowed. If funds are not made available within the grace period, the system will close the contract at the end of the grace period, if you have opted for automatic closure. For contracts with multiple schedules, automatic closure is initiated after the maximum allowed overdue installments, defined at the agreement level, is reached.

If you do not opt for auto liquidation, you have to do a manual liquidation through the 'CB – Operations Master' screen.

The liquidation mode selected here will get defaulted to all the contracts processed under the product. You can, however, change your specification at the contract level, if required.

For details, refer the heading titled 'Making Payments' in the chapter - 'Processing a CB Contract' of this User Manual.

Auto Closure

Similarly, you can close a contract automatically or manually. If you select the 'Auto Closure' option, the system will close all contracts for which there is a lapse in payment, provided you have not maintained any protest instructions for such contracts. Depending on the type of contract, the closure will be performed as follows:

- For contracts with single schedules, closure will happen after the expiry of the grace period, if allowed
- For multiple schedule contracts, closure will occur when the maximum allowed overdue installments defined at the agreement level is reached

If you have opted for 'Auto-close Allowed' option for the Collection Type associated with the product, the same will default to the product. However, you can change it, if required. If you do not opt for automatic closure, you can perform a manual closure through the 'CB - Operations Master' screen. Oracle FLEXCUBE also provides you the option of performing a bulk closure.

For more details, refer the heading 'Closing a contract' in the chapter 'Processing a CB Contract' of this User Manual.

Auto Event Rule Exec

You have to select the 'Auto Event Rule Exec' box to indicate that the system should automatically move the documents associated with a bill, from one status to the other. The event rules defined through the 'Event Rule Maintenance' screen will determine this movement.

As and when applicable, you have to manually indicate the 'Document Status' and 'Document Location' in the 'Collection Bills Contract Input' screen, if the movement is not automatic.

Schedules Holiday Treatment

The system will handle the schedules falling due on a holiday based on the following specifications:

- **Ignore Holiday:** If you select this option, the schedule date will be retained even if it falls due on a holiday
- If you choose not to ignore holidays, you can move a repayment schedule falling due on a holiday forward to the next working day or backward to the previous working day
- In case you opt to move the schedules 'Backward' or 'Forward', you can also specify whether the schedule is allowed to move across the month in case of a holiday. If not, the schedule date will be kept in the same month, on the last or first working day of the month, depending on whether the schedule is over the month-end or the beginning of the month
- **Cascade Schedules:** If you opt to move a schedule falling due on a holiday either backward or forward, you also have to indicate whether the other schedules have to be shifted accordingly. If you do not want to cascade schedules, then only the schedule which falls on a holiday will be shifted, as specified, while the others will remain as they were

Rekey required

In Oracle FLEXCUBE, you have the rekeying option as a cross-checking mechanism to ensure that the authorizer picks up the right contract for authorizing. If you opt for the 'Rekeying' option, you have to specify the different rekey fields that need to be typed by the authorizer to successfully authorize the contract. You can select from the following list of fields:

- Amount
- Currency
- Customer
- Value Date
- Maturity Date

If you do not opt for this option, the contract details will be displayed immediately once the authorizer calls the same for authorization.

Tenor

The following information may be captured:

- **Minimum Tenor:** You can fix the minimum tenor for a CB product. The tenor of the bills that involve the product should be greater than or equal to the minimum tenor that you specify here
- **Maximum Tenor:** Likewise, here, you can fix the maximum tenor for the product. The tenor of the bills involving this product should be less than or equal to the tenor you maintain in this field
- **Default Tenor:** The default or the standard tenor is the tenor that is normally associated with a bill. If you do not specify any specific tenor while processing a bill, the standard tenor will be applicable to it. However, during bill processing, you can change the standard tenor to anything between the minimum and the maximum tenor limits maintained for the product
- **Unit:** For each of the tenor (minimum, maximum, and default), you have to specify the unit of the duration. The options available are:
 - Days,
 - Months, or
 - Years

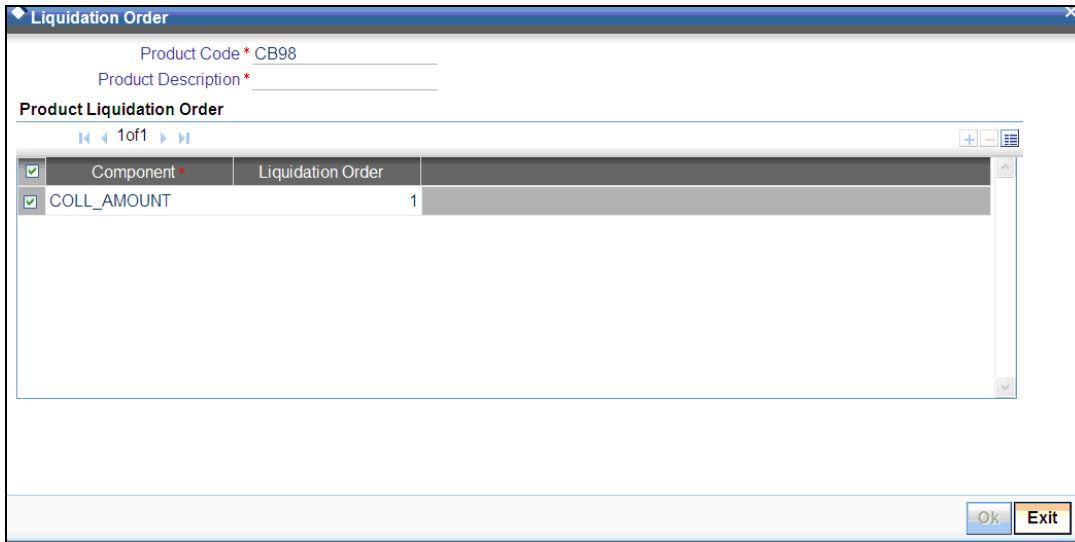
As part of maintaining product preferences, you can also do the following:

- Set up liquidation order for different components
- Link the document rule that determine the automatic movement of documents from one status to the other

4.1.1.1 Prioritizing the Liquidation of Components for a Bill

You can specify the order of liquidation of the various interest components and the collection amount. Prioritizing the components is particularly important when funds are insufficient in the repayment account and more than one component falls due on that day. Under such circumstances, you may want to allot priority to the recovery of certain components. For example, you may want to recover the interest (or interest type of components) first and then the actual collection amount.

Click on the 'Liquidation Order' button to set up the order of liquidation.

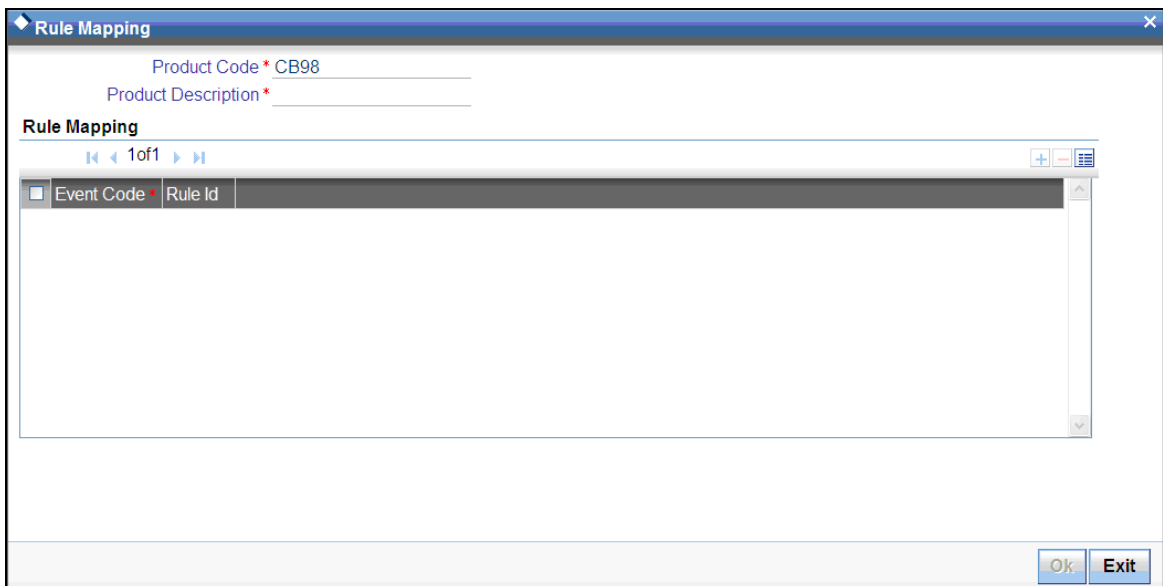


In this screen, you can select the components from the option list provided. The various interest components defined at the product level and 'COLL_AMOUNT' (Collection Amount) will be available in this list. The first component you choose will be sequenced as 1 in the 'Liquidation Order' field, indicating that this component will be liquidated first. The sequence continues for subsequent components.

4.1.1.2 Mapping Document Status Rule to an Event

If you opt for automatic document status movement, you have to specify the rules that need to be executed to determine the resultant document location and status for different events.

To link document rules to different events, click on the 'Rule Mapping' button.



In the screen above, you have to select an event code from the option list provided and map the appropriate rule to the event. The event rules defined through the 'Event Rule Maintenance' screen will be available in the option list. You may map the rule for end of day related document status movement to the event 'EOD'.

When an event is triggered, the rule linked to it is also executed and depending on the first condition that is satisfied, the document status and document location defined for the event becomes applicable to it.

Refer the 'Maintenance for Collection Bills' chapter of this User Manual for details the various maintenances required for setting up a CB product.

4.1.2 **Maintaining Product Event Accounting Entries**

You can maintain accounting entries for Collection Bills products using 'Product Event Account Entries' screen. To invoke the screen, click 'Event' button on the product definition screen.

The screenshot shows the 'Events' window with the following details:

- Product Code: CB98
- Product Description: CB98
- Class Details section with fields for Class Code and Class Description, and a 'Default From Class' button.
- Event Details section with a table containing columns 'Event Code' and 'Description'.
- Bottom navigation tabs: Accounting Entries, Advices, Fields.
- Bottom right buttons: Ok, Exit.

Here, you can capture the following information:

Product Code and Description

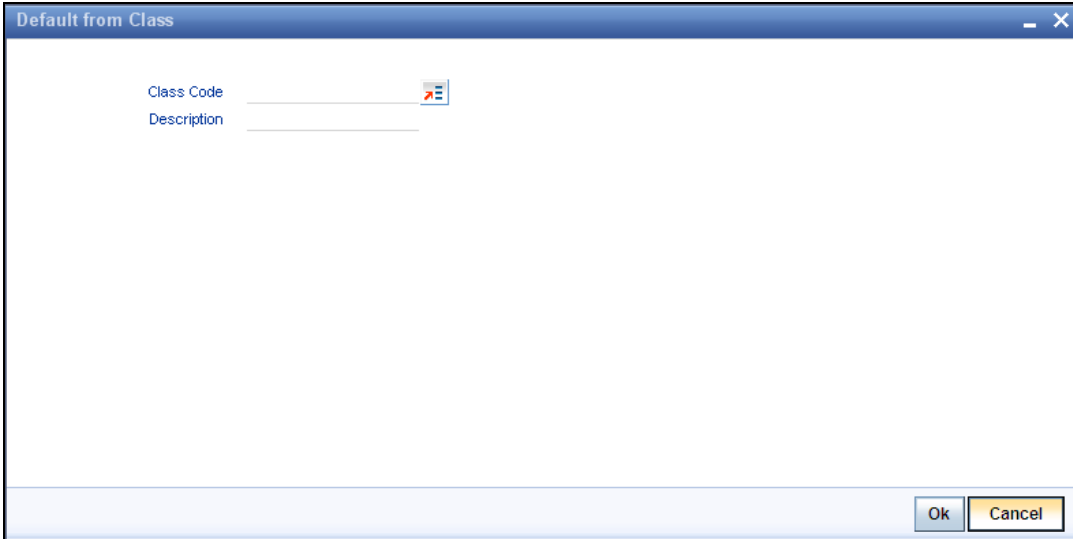
The system defaults the product code and its description from the product definition screen.

Event and Description

You need to define various events associated with the product, during its life. You can add more rows to the list of events using add button. The system lets you specify the event code to be maintained. Select the appropriate one from the option list. Based on the event code selected, the system displays the description.

4.1.2.1 **Getting Event Details from a Class**

You can have the event details defaulted from specific class. Click 'Default from Class' button to invoke the 'Default from Class' screen. On this screen, you can specify the class code from which the event details should be defaulted.



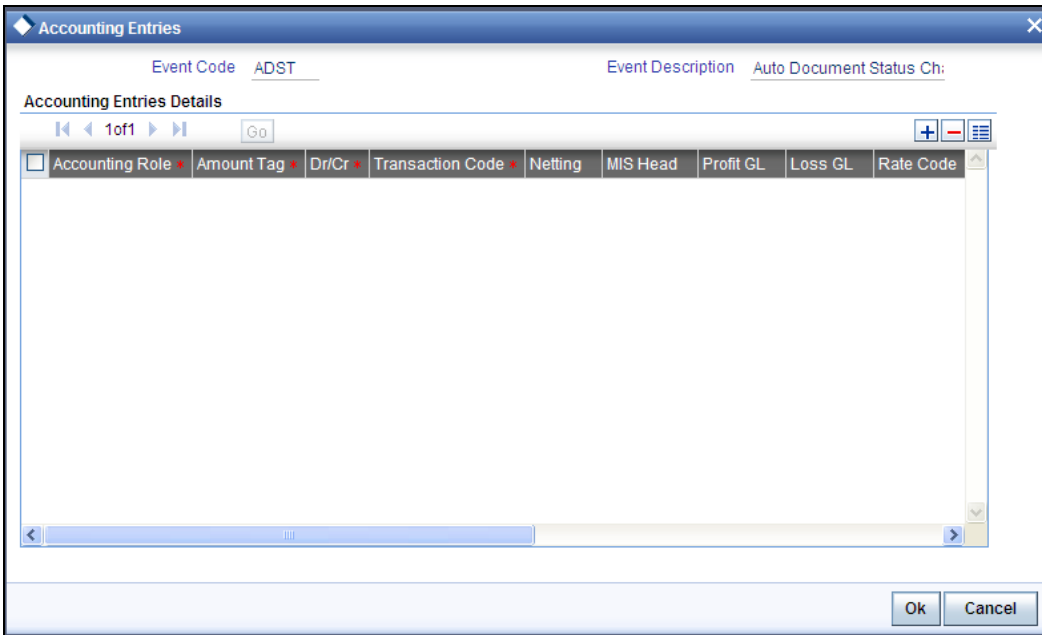
Class Code and Description

Specify the class code. The option list displays all valid class codes maintained in the system. Based on the class code, the system displays the description.

Once you have specified the class code, click 'OK' button. The system defaults the event details based on the class code selected.

4.1.2.2 Maintaining Accounting Entries for Event

You can maintain accounting entries for each event using 'Product Event Accounting Entries Maintenance' screen. To invoke the screen, click 'Accounting Entries' button on the screen.



Here, you can maintain the following details:

- Accounting Role
- Amount Tag

- Dr / Cr Indication
- Transaction Code
- Netting
- MIS Head
- Profit GL Code
- Loss GL Code
- Rate Code
- Revaluation Transaction Code
- Holiday Treatment
- Whether Revaluation Required

You can use the accounting role 'SUSPENSEAC' to capture the control account while defining a Collection Bills product. If the account is found closed while accounting for the collection bill, the system converts the credit account into control account. It displays a configurable error message.

The event rules to be executed for validations will be mapped with the locations fro various event codes. Whereas in case of end of day dependent condition, it will be mapped as event code.

4.1.2.3 Maintaining Product Event Advice Definition

You can maintain the advice definition for each product event using the 'Product Events Advice Maintenance' screen.

To invoke the screen, click 'Advices' button on 'Product Event Accounting Entries' screen.

Advice Name *	Description	Trigger	Supress	Priority	Charges	Inactive
		Authorize	No	High	<input type="checkbox"/>	<input type="checkbox"/>
		Authorize	No	High	<input type="checkbox"/>	<input type="checkbox"/>

You can choose the properties of the advice that will be generated for a product event using the above screen. You can choose the Advice that has to be generated for the product event, the priority of the advice, whether charges are applicable, whether the advice has to be generated for inactive contracts and so on.

4.1.3 Maintaining Branch and Currency Restrictions

You can maintain restrictions on the branches and currencies for a product using 'Branch and Currency Restriction'. To invoke the screen, click 'Branch' button on the product definition screen.

The screenshot shows a window titled "Branch/Currency Restriction". At the top, there are input fields for "Product Code" (CB10), "Product Description" (Simple Collection Bill), "Class Code", and "Class Description". To the right of the "Class Code" field is a "Default From Class" button. Below these fields are two radio button options: "Branch Restrictions" (with "Disallowed" selected) and "Currency Restrictions" (with "Disallowed" selected). The window is divided into two main sections: "Branch Code" and "Currency". Each section contains a table with a header row and an empty body. The "Branch Code" table has columns "Branch Code" and "Branch Name". The "Currency" table has columns "Currency Code" and "Currency Name". At the bottom right of the window are "Ok" and "Cancel" buttons.

The system displays the product code and description for which you are maintaining the restriction. If you wish to default the branch and currency details from a class code, use 'Default from Class' button.

Branch Restriction

Select the type of restriction for the branch. There are two types of restrictions available.

- Allowed
- Disallowed

Currency Restriction

Select the type of restriction for the currency. There are two types of restrictions available.

- Allowed
- Disallowed

Branch Code and Description

You need to specify the code to identify branches to be restricted. Click add button to add more rows to the list of branch codes. Further, select the branch code from the option list. The system displays the description for the branch code.

4.1.4 Defining Accounting Roles

You can define accounting roles for a product using 'Accounting Roles' screen. To invoke the screen, click 'Rules' button on the product definition screen.

The screenshot shows a software window titled "Accounting Roles". It features a "Product Code" and "Product Description" section at the top. Below that is a "Class Details" section with "Class Code" (which has a dropdown arrow) and "Class Description". To the right of this section is a "Default From Class" button. The main area is a "Roles" table with columns: "Accounting Role", "Role Description", "Account Head", and "GL Description". The table is currently empty. Navigation controls like "Go" and "1 of 1" are visible above the table. At the bottom right, there are "Ok" and "Cancel" buttons.

The system defaults the product code and description. You need to define the following details on this screen.

Accounting Role and Description

Specify the accounting role. The option list displays all valid accounting roles maintained. Select the appropriate one. Based on the accounting role selected, the system displays the description.

Accounting Head and Description

Each accounting role should be linked to an accounting head. You need to define the accounting head for the accounting roles. The option list displays all valid accounting heads maintained. Select the appropriate one. The system displays the description for each accounting head selected.

While generating accounting entries, the system considers this mapping as the basis.

In case of dynamic accounting roles, you may choose to get the details defaulted from a class. Click 'Default from Class' button. The system displays the 'Default From Class' screen. Specify the class code on this screen. The system updates the accounting roles and accounting heads accordingly.

4.1.5 Maintaining Customer Restrictions for a Product

You can restrict a product to a selected customer category or customers using 'Customer Restrictions' screen. Click 'Customer' button on the Product Definition screen. On this screen, you need to define:

- Customer Categories/Customers who are allowed to access the product
- Customer Categories/Customers who are restricted from accessing the product

You can restrict a customer category or an individual customer. You need to specify the following details:

Restriction Type

Select the type of restriction, i.e. Allowed or Disallowed, for the customer categories.

Category Code and Description

You can maintain restriction for one or more customer categories. From the option list, select the customer category to be restricted. The system displays the description based on the code selected.

Customer ID and Name

You can maintain restriction for individual customers. Specify the customer ID. The system displays the customer's name.

Allowed / Disallowed

In case of individual customers, you may again choose the type of restriction to be maintained. This option may be used to exclude individual customers who belong to the restricted customer category. Select appropriate option from the dropdown menu.

You may also opt to get the restrictions defaulted from a class using 'Default from Class' button.

4.1.6 Specifying MIS Details for a Product

In Oracle FLEXCUBE, you can maintain MIS details for a product. Click 'MIS' button on the Product Definition screen to invoke 'MIS Details' screen.

The screenshot shows a software window titled "MIS Details". At the top, there are three input fields: "Product Code" with the value "CB10", "MIS Group", and "Pool Code". To the right of the "MIS Group" field is a button labeled "Default From MIS Group". Below these fields is a section titled "MIS Classes" which contains a table with two columns: "MIS Class" and "MIS Code". The table is currently empty. To the right of the table is a section labeled "- Cost Code" with five empty input fields. At the bottom right of the window are "Ok" and "Cancel" buttons.

Here, you need to capture the following details:

MIS Class and MIS Code

The system defaults the MIS class. You need to specify the MIS codes for each class. The option list displays the MIS codes that correspond to the class selected. You can select the appropriate one.

You may also choose to get the details defaulted from a specific MIS group. Use 'Default from MIS Group' button to invoke the MIS Group screen. Specify the MIS group code. The system displays the details based on that.

5. Processing a Collection Bill Contract

5.1 Introduction

A customer (seller) may approach your bank to send for collection, a financial instrument called a 'Bill'. The seller submits the bills and the necessary covering letter instructing the buyer to pay a certain sum of money in favor of or at the order of your bank. The bank, in turn, keeps custody of the bills, tracks the payments and also does the job of a collector. Such an instruction is referred to as a 'Contract' in Oracle FLEXCUBE.

A CB product, as explained in the 'Defining a Collection Bill product' chapter, is used to process a bill contract in Oracle FLEXCUBE. The generic attributes of a specific bill type is used to define a product with a view to speed up the processing time in Oracle FLEXCUBE. Therefore, when processing a bill contract, you do not have to capture the generic details every time. Instead, you just need to associate the right product to process the contract. Under each product that is defined, you can process any number of bills to suit your customer's requirements. The contract acquires the attributes defined for the product associated with it. However, for a specific contract, you can change some of the inherited attributes.

5.1.1 Invoking the CB Contract Input Screen

You can process a Collection Bill contract through the 'Collection Bills Contract Input' screen. To invoke the 'Collection Bills - Contract Input' screen, type 'CBDTRONL' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

To process a new contract, you can use the new icon in the toolbar or select 'New' in the 'Actions' Menu. The contract screen is displayed without any details.

5.1.2 Entering the Details of a Bill

You can choose to enter the details of a contract either by:

- Selecting a template that has been created earlier. If you do so, the details that have been stored in the template will be displayed. You can change the values in any of the fields except the Product Code
- Copying the details, from an existing contract and changing only the details that are different for the contract you are entering
- Using your keyboard and the option-lists that are provided at the various fields, to enter the details of the bill afresh

5.1.2.1 Using a Template

A template can be described as a sample contract that has attributes commonly to many bills in a category. Once a template is defined and stored, it can be used as a base to enter new bills. You can modify the details that are defaulted from the template to suit the bill you are processing. This makes the input of the details of a bill faster and easier.

In the 'Collection Bills - Contract Input' screen, you should select a template code from the option-list. The details that have been stored for the template will be displayed and you can change the values in all the fields, except the 'Product'. A new reference number will be automatically generated for the bill. After you have changed the values that need to be changed, store the new bill by choosing 'Save' from the 'Actions' Menu.

5.1.3 A Description of the CB Contract Input Screen


The CB Contract Input screen consists of a header and footer that contains fields specific to the contract being entered. In this screen, you can capture the following details:

- The name of the counterparty
- The agreement id that exists with the customer
- The collection type involved
- The collection amount and the currency
- Maturity date of the bill and the grace days applicable, if any
- The details of the buyer of the bill
- Installment details
- The Collateral pool code and the contribution towards it, and so on

In addition, a vertical toolbar is also provided in the Contract Input screen. These buttons are used to invoke other sub-systems meant for different functions vital to the processing of a bill contract. These buttons have been briefly described below.

Advices	Click on this button to invoke the 'Advice' screen. In this screen, you can view, suppress and prioritize the advices that are to be generated for the contract.
Events	Click on this button to view the event details, the accounting entries for each event and the overrides encountered, if any.
Settlement	Click on this button to view the settlement details for the contract.
Interest	This button invokes the Interest and Charges or Fees (ICCF) service. In the screen that is displayed, you can specify the ICCF rate, amount, currency, whether you wish to waive charge etc. and other related parameters.

Charges	Click on this button to view the charge details for the contract.
MIS	Click this button to define MIS details for the bill.
UDF	Click this button to enter values for custom fields (UDFs) associated with the bill.

 Only the specifications exclusive to processing a CB contract are explained in this chapter. For information on the generic functionality of the above sub-systems, refer the following Oracle FLEXCUBE User Manuals:

- Products
- MIS
- Interest
- Charges and Fees
- Tax
- User Defined Fields and
- Settlements

5.1.4 Capturing Contract Details

5.1.4.1 Selecting Product

To facilitate quick input, you only need to select the 'Product' from the option-list provided. Based on the product code you choose, many of the fields will be defaulted. You can over write these defaults to suit your requirement.

After you link the appropriate product code, the system automatically generates the following reference numbers:

Contract Ref No

In Oracle FLEXCUBE, reference numbers are generated automatically and sequentially by the system. This number tag is used to identify the contract you are entering, it is also used in all the accounting entries and transactions related to this contract. Hence, the system generates a unique number for each contract.

The contract reference number is a combination of a three-digit branch code, a four character product code, a five-digit Julian Date and a four-digit serial number. The Julian Date has the following format:

'YYDDD'

Here, YY stands for the last two digits of the year and DDD for the number of day (s) that has/have elapsed in the year.

Example

January 31, 2004 translates into the Julian date: 04031. Similarly, February 5, 2004 becomes 04036 in the Julian format. Here, '036' is arrived at by adding the number of days elapsed in January with those elapsed in February (31+5 = 36).

User Reference Number

You can enter a reference number for the contract. The contract will be identified by this number in addition to the Contract Reference No generated by the system. This number should be a unique number and cannot be used to identify any other contract. By default, the Contract Reference No. generated by the system will be taken as the User Reference Number also.

5.1.4.2 Specifying the Collection Reference Number

This number is used to identify the Covering Letter associated with a bill. You can process multiple bill contracts under a common Collection Reference Number. To link a contract to an existing letter, you can select the appropriate number from the option-list provided for the same.

To process a bill under a new covering letter, you can generate a new Collection Reference Number. To do this, click on the 'G' button. The system automatically generates a unique number that starts with the letter 'C' followed by a 5-digit running sequence number.

Once selected or generated, as the case may be, you cannot change the number.

Collection Sequence Number

This number is automatically generated by the system on selection/generation of the Collection Reference Number. This is a unique number and is used to identify a bill grouped under a common covering letter (identified by the 'Collection Reference Number'). The number starts with the letter 'D' followed by a 5-digit running sequence number.

Common Reference Number

Like the Collection Sequence Number, this number is also automatically generated by the system on selection /generation of the Collection Reference Number. It is a combination of the 'Collection Reference Number' and the 'Collection Sequence Number'.

5.1.4.3 Specifying the External Reference Number

This number identifies the contract that is processed in an external system, if any. Oracle FLEXCUBE can interface with external systems for exchange of data. For uploaded contracts, you have to specify the reference number that is assigned to the contract by the external system.

The external reference number will help to identify whether the contract is posted by Oracle FLEXCUBE system or by any other external system. All operations on Collection Bills which gets initiated from external systems will be supported both by Oracle FLEXCUBE Ref. No. as well as the External Ref. No. The initial conversion of CB contracts into Oracle FLEXCUBE from an external system will support linkages to loans with an external reference number which is provided at the time of conversion. Oracle FLEXCUBE internally will link the Loan contract Ref No. using the External Ref No.

The external system will send the External System Ref No. for the CB contract if the contract was a converted one. Hence Oracle FLEXCUBE will identify if the same is an External Ref No., then in turn when calling Oracle FLEXCUBE upload or query functions change the external ref no as a valid Oracle FLEXCUBE contract ref no.

While uploading a new CB Contract the External Ref No. will always be captured.

5.1.4.4 Showing Latest Default Settlement

On checking this option system will show the latest default settlement accounts that will be picked for the future events and on un-checking it will show the default settlement accounts for the current event.

5.1.4.5 Capturing an Inactive Contract

In Oracle FLEXCUBE, you have the option to capture a bill with an 'Inactive' status. This is particularly useful if a bill is input through the internet so as to give the customer enough time to produce the necessary documentation. To do this, select the 'Inactive' option for the contract.

For an inactive contract,

- Accounting entries will not be passed even if they are defined for the product. However, the settlement and charge details will get defaulted
- You will not be allowed to authorize the contract
- When executing the EOD, the contract will not be displayed in the list of 'Pending' contracts
- The system will delete the contract if you do not activate it within the purge days maintained for the branch. This will be done as part of EOD operations
- The deletion of an inactive contract can be done through technical reversal. Functional reversal of an inactive contract is not allowed



In case of discounted bills, inactive loan will be created during inactive save of the contract. The loan will get activated when you activate the bill. To activate the contract, you have to uncheck the 'InActive' option. The system will then pass the accounting entries for the events triggered. You can also manually delete an inactive contract. The advices, if generated, will also be deleted.

5.1.4.6 Fields Defaulted from the Product

In addition, the following fields get defaulted to the contract on association of the product:

Collection Type

You cannot change the collection type for a contract.

Protestable

If you have indicated that protest is mandatory for the collection type associated with the product, the 'Protestable' option will be selected for the contract and you will not be allowed to change it.

However, if protest is not mandatory for the collection type that is defaulted from the product, you can opt for the same at the contract level, if required.

Protest Reason

You can indicate the reason for protesting or not protesting. Select the appropriate reason from the list of values. The protest reason is displayed in the seller's statement when the contract is saved.

When a schedule qualifies the protestation criteria, you need to provide protest status information at each installment level. For collateral schedules, the protest basis is always 'Outstanding'. Hence protest status for all installments under collateral schedule will be 'Protested'. In the case of Simple schedules, only those schedules with protest basis 'Overdue' are marked as 'Protested'. For active installments, the protest status will be marked as 'Returned in Advance'.

You can specify the schedule status as 'R' to indicate return of documents.



The value for 'Protest Reason' is not defaulted. You need to manually select or specify a reason for protesting or not protesting from the list of values.

Auto Liquidate

A CB contract can be liquidated automatically or manually. You can change the specification defaulted from the product, for a contract. If you select this option, the system will perform automatic liquidation of schedules on the day it falls due, as part of the EOD batch program.

If funds are insufficient or not available in the buyer's account, the system will try to liquidate the schedules everyday (during EOD), starting from the due date till the expiry of the grace period allowed. If funds are not made available within the grace period, the contracts will be closed automatically if you have opted for automatic closure. For contracts with multiple schedules, automatic closure is initiated after the maximum allowed overdue installments, defined at the agreement level, is reached.



If you have marked a contract as 'Protestable', you have to initiate the protest manually via a notary. In such a case, the system will not close the contract on non-availability of funds even if you select the 'Auto Close' option for the contract.

If you do not opt for auto liquidation, you have to do a manual liquidation through the 'CB – Operations Master' screen.

For details on liquidating schedules manually, refer the heading titled 'Making Payments' in this chapter.

Auto Close

Similarly, you can close a contract automatically or manually. The specification defined at the product level can be changed for a contract. If you select the 'Auto Closure' option, the system will close all contracts for which there is a lapse in payment, provided you have not maintained any protest instructions for such contracts. Depending on the type of contract, the closure will be performed as follows:

- For contracts with single schedules, closure will happen after the expiry of the grace period, if allowed
- For multiple schedule contracts, closure will occur when the maximum allowed overdue installments defined at the agreement level is reached

If you do not opt for automatic closure, you can perform a manual closure through the 'CB - Operations Master' screen. Oracle FLEXCUBE also provides you the option of performing a bulk closure.



Note the following:

- Collateral bills cannot be closed automatically.
- If you have marked a contract as 'Protestable', you have to initiate the protest manually via a notary. In such a case, the system will not close the contract on non-availability of funds even if you select the 'Auto Close' option for the contract
- During auto closure, the system will verify the following and only then close a contract automatically:
 - The boxes 'Auto Close' in the Collection Bills Contract Input screen and 'Auto Close Allowed' in the Collection Type Maintenance screen have been checked
 - The box 'Send To Recovery After Protest' in the Collection Type Maintenance screen is unchecked

These verifications will be carried out by the system even on upload of a Collection Bills contract.

- For a simple bill, the system will consider the preference you have specified for the field 'Send To Recovery After Protest' at the agreement level
- For a collateral bill, the system will consider the preference you have specified for the field 'Send To Recovery After Protest' in the screen Collection Type Maintenance

For more details manual closure, refer the heading 'Closing a contract' in this chapter.

Auto Event Rule Exec

The physical documents associated with a bill can be moved from one status to the other either manually or automatically. The document status, along with the document location can aid you in tracking the documents for a bill.

The attribute defaulted from the product can be changed for a contract. Event rules will be executed even if the 'Auto Event Rule Exec' box is checked or unchecked at CB Product level. But at the contract level, unless this box is checked, the event rules will not be executed. Based on the rule, you can derive factory shipped elements like 'Doc Status', 'Doc. Location' etc. All validations for the rules will be executed for any expression types. For example, validation of error type or override type is shown while saving the contract. The automatic movement will be controlled by the event wise status rules defined through the 'Event Rule Maintenance' screen.

If you opt for manual movement, you have to manually indicate the 'Document Status' and 'Document Location' for the contract, as and when applicable.

Cutoff

You can select this option to display the cutoff details.

If you opt for the Cutoff Balance check box

- Outstanding Balance will display cutoff balance

- Schedule details Screen will display the liquidated amount including post cutoff transactions



Any transactions done by the customer after cutoff (usually 2PM) will be serviced, but the bank considers it as processed on the next working day. In case like internet banking, the cutoff time is kept as 2 PM strictly.

In case of a contract with cutoff enabled, the system will not allow any operation other than reversal of last active operation on contract or operation screens. The cutoff status is disabled once all the post cutoff transactions are deleted or reversed. During the reversal of a linked LIQD event, the system will reverse the corresponding TLIQ with event code REVT.

Booking Date

This date refers to the day you book a contract in the system. The current system date is displayed here. You are not allowed to change this date.

Value Date

This is the date on which a contract becomes effective in the system. The accounting entries for the 'INIT' (initiation) event will be passed as of this date. The tenor of the contract will begin from this date and all calculations for interest and all the other components based on tenor will be made from this date onwards.

By default the value date will be same as the booking date (the system defaults to today's date). You can enter a Value Date of your choice. The date that you enter can be a date in the future. Value Date should not be earlier than the Start Date or later than the End Date defined for the product involved in the contract.

If the liquidation date for any component falls before today's date, the liquidation entries (as defined by you for the product) will be passed if specified for the product. If the Maturity Date is earlier than today, maturity entries will also be passed.

Maturity Date

The system calculates the maturity date of the contract based on the Standard/Default Tenor of the product involved in it. You can change the date to a date in the future.

When you save the contract with the new maturity date, the system will check for the following:

- That the date is within the minimum and maximum tenor limits allowed for the product. If the date is not within the limits maintained, the system displays an error message and you will not be allowed to save the contract
- That the date (for contracts with single schedules) or the due date of the first installment (for contracts with multiple schedules) is not within the minimum tenor defined for the Collection Center associated with the contract. If the date falls within the tenor, the system will display an override. You may use your discretion to ignore the override and proceed or cancel the contract

Grace Days

You can change the grace days maintained for the product at the contract level. The grace period refers to the period within which the penalty interest (if one has been defined for the product – as part of the agreement) will NOT be applied, even if the repayment is made after the due date. This period is defined as a specific number of days and will begin from the date the repayment becomes due.

Penalty interest will be applied on repayments made after the grace period and will be calculated for the entire period it has been outstanding (that is, from the due date of the payment).

5.1.4.7 Specifying the Main Details

You can capture the following details of the contract under Main tab:

Counterparty

When entering the details of a bill, you should specify the name of the customer/seller for whom the collection is being processed. The names of all your customers will be available in the option-list provided.

On selection of the code, the name is displayed in the adjacent field.

Agreement Id

When you select the counterparty of the contract, the agreement id maintained with him will be displayed automatically. However, if multiple agreements exist with a customer, you will need to select the appropriate id from the option-list provided. This list will display all the valid agreements that exist between your bank and the selected counterparty.

The associated description gets defaulted in the adjacent field.

Ccy (Currency of the bill)

Here, you have to select the currency in which the bill is drawn. The different currencies that your bank deals in and that are allowed for the product will be available in the option-list provided.



If a currency is disallowed under the agreement but allowed for the product, the system will disallow it for the contract to which you link the agreement. Similarly, if a currency is allowed for the agreement but disallowed for the product, it will be disallowed at the contract level also.

Amount

Here, you have to capture the value of the bill for collection. This value is expressed in the currency selected in the previous field.

After you enter the amount here, the same gets displayed in the 'O/S Bal' field also. The 'O/S Bal' field value is used only for information purposes. The system will automatically update the outstanding amount as and when payments are made on the bill. For a new contract, the bill amount will be the outstanding balance.

5.1.4.8 Capturing the Drawee Details

You can capture the details pertaining to the drawee. Click 'Drawee Details' tab on the Contract Input screen.

The screenshot shows the 'Collection Bills - Contract' application window. The 'Drawee Details' tab is active, displaying various input fields for contract information. The fields are organized into two columns. The left column includes: Product Code * (with a dropdown arrow), Product Description, Contract Ref No *, User Ref No, Collection Seq No, Collection Ref No (with a 'G' icon), Buyer CIF, Buyer ID (with a dropdown arrow), Name, Address (with a dropdown arrow), City, Country (with a dropdown arrow), Location * (with a dropdown arrow), and Notary Code (with an 'Enrich' button). The right column includes: External Ref No, Common Ref No, O/S Bal, Inactive (checkbox), Cut Off Status (checkbox), Show Cutoff Balance (checkbox), Show Latest Default Settlement (checkbox), Internal Remarks, Collection Center (with a dropdown arrow), Document Status * (with a dropdown arrow), Document Location * (with a dropdown arrow), Location Branch (with a dropdown arrow), Protest Reason (with a dropdown arrow), Collateral Pool Code (with a dropdown arrow), Pool %, Loan Acc No, Loan Interest Rate, and Liqd Type (with a dropdown arrow). Below the input fields is a tabbed interface with 'Main', 'Drawee Details', 'Installment Details', and 'Default Settlements'. At the bottom, there is a table with columns: Advices, Events, Settlements, Interest, Charges, MIS, UDE, Fields. The table has two rows: 'Maker' and 'Checker' in the first column, 'Date Time' in the second column, and 'Status' and 'Authorized' in the third column. A 'Cancel' button is located at the bottom right.

Here, you can capture the following details:

Buyer Id

In this field, you have to select the id of the acceptor/buyer of the bills/documents. The buyer may or may not be a customer of your bank, in other words, the buyer may be a CIF customer or a Non-CIF customer. The option-list will display the CIF customers (captured in the Customer Information Maintenance' screen) as well as the names of the non-CIF customers (captured through the 'Non-CIF Customer Address' screen).

If the buyer is a CIF customer, the 'Cif Id' is also displayed and it is identical to the Buyer Id. You cannot change it.

In addition, the following details are also displayed when you select the buyer Id:

- Name of the buyer and his address
- Name of the city and country he resides in, and
- His location/area code
- The Collection Center linked to the location code

If the buyer is a non-CIF customer, the 'Cif Id' alone will not be displayed, while the rest of the details will be displayed.

You also have the option to capture the details of a new buyer (not present in the option-list). The 'CIF Id' is not applicable in this case. However, the rest of the details (Address, City, Country and Location) have to be specified to save the contract.



When you save a contract with a new buyer id, the address details captured at the contract level are automatically updated in the 'Non-CIF Customer Address' screen. Therefore, the next time you process a contract for the same buyer, you can select his name from the option-list. You need not capture his details again.

Document Status and Document Location

The document statuses and document locations maintained in the system (using the 'Document Status' and 'Document Location' screens respectively) will be available in the option-lists provided for the same.



You cannot specify the document location if document status has not been indicated. Therefore, specify the document status first, followed by the location.

For manual movement

If you opt for manual status movement of documents, you have to select the appropriate status from the option list provided. The location that is mapped to the selected status will be automatically displayed. However, if you have mapped more than one location to a status, you will have to select the appropriate location from the option-list, which will display all the locations that are mapped to the selected status. This is a mandatory requirement to save the contract details. If not specified, the system will display an error message when you attempt to save the contract. You have to manually specify the location and status each time the system triggers a new event for the contract.

For automatic movement

If the status movement is defined as automatic, the system will default the appropriate status and location for the current event based on the event rule mapped to the event. The values get defaulted only when you save the contract. The system will automatically update the status and location as and when the contract passes through the different events in its life cycle. If, on save, the system is unable to arrive at the status and location, an error message is displayed and the contract is not saved.

However, even if you have opted for automatic movement, you can still select the status and location from the option-list provided. The location and status that you select, will take precedence over the ones maintained for the rule.

5.1.4.9 Specifying the Location Branch

You have to specify the branch at which the documents are located only if the document location type is 'Internal'. For all other types of document locations, this option is not available.

Collection Center

The collection center linked to the location code of the buyer gets defaulted when you select the buyer id. You can change to a different center, if required. All the centers maintained through the 'Collection Center' screen is displayed in the option-list provided.

Collateral Pool Code

For a 'Collateral' type of Collection, the 'Collateral Pool Code' maintained for the bill currency at the agreement level gets defaulted to the contract. However, you are allowed to select a different code from the option-list provided.

If for the selected currency, a corresponding pool code is not maintained, you have to create the same through the 'Collateral Pools' screen for linking to 'Collateral' type of CB contracts. Upon authorization of the contract, the contract pool contribution value will get updated.

You can specify the currency and collateral pool code pair at the agreement level where you would have associated several collateral pool codes for a customer. The collaterals are linked currency-wise i.e. you can link only one collateral per currency under an agreement.

Collateral Pool Contribution

Likewise, the percentage contribution of a bill towards a collateral will also be defaulted from the 'Agreement ID' that is associated with the bill. You can, however, specify a different percentage to calculate the contribution.

On authorization of the bill contract, the system updates the corresponding data in 'Pool Contribution' linkage in the 'Collateral Pools' screen with the amount calculated using the Pool Contribution specified for the contract.

Based on the collateral code and collateral %, the collateral contribution of the bill will be updated during each bill operation.



Whenever there is an increase in the pool amount, it becomes effective only on authorization. However, if the pool linkage amount decreases, it becomes effective when you save the event. Whenever a CB contract, linked to a collateral pool is authorized, the system will automatically update the 'Collateral Pools' screen with the following details:

- The pool contribution type as 'Coll Bills'
- The Collateral Code field with the 'Contract Reference Number'

Note that, you are not allowed to manually attach any collection bill contract to the pool. The system also updates the value of the pool according to the contract outstanding value.

Refer the 'Maintaining Collateral Details' chapter of the 'Central Liability' User Manual for details on defining a collaterals and collateral pools in Oracle FLEXCUBE.

Liqd Type

Select the CB liquidation type from the drop down list. The options available are:

- Auto – Select this option if you want the system to perform automatic allocation to Loan Payments. You cannot modify the same
- Manual – Select this option if you want the system to perform allocation to the Provision account. You cannot modify the same

Loan Interest Rate

You have to specify the loan interest rate only if the collection type associated with the contract is defined with the 'Bill Advanced' option.

The product for creating the loan is specified as a preference at the product level.

Loan Acc No

The loan account number will be automatically generated when you save the contract. Any payment made towards the bill will result in repayment of the loan account.

Internal Remarks

You can enter information describing the bill details here. This will be available when you retrieve information on the contract. However, the remarks will not be printed on any of the advices generated for the bill.

5.1.4.10 Maintaining Default Settlement Details for the Contract

As part of processing a collection bill contract, you have to specify the default settlement details for the contract. Click 'Default Settlements' tab to enter the details:

The screenshot shows the 'Collection Bills - Contract' window with the 'Default Settlements' tab selected. The window contains the following fields and options:

- Product Code *
- Product Description
- Contract Ref No *
- User Ref No
- Collection Seq No
- Collection Ref No
- External Ref No
- Common Ref No
- O/S Bal
- Inactive
- Cut Off Status
- Show Cutoff Balance
- Show Latest Default Settlement

The 'Default Settlements' section features a table with the following columns:

Role Code	Settl Mode	Dr Acc Brn	Dr Account	Dr Acc Ccy	Cr Acc Brn	Cr Account	Cr Acc Ccy
<input checked="" type="checkbox"/>							

At the bottom of the window, there are tabs for 'Advices', 'Events', 'Settlements', 'Interest', 'Charges', 'MIS', 'UDE', and 'Fields'. Below these tabs are fields for 'Maker', 'Checker', 'Date Time', and 'Status Authorized', along with a 'Cancel' button.

Here, you can capture the following details:

Role Code

The accounting roles you have maintained for the product of the contract will be displayed here, row-wise. You have to specify the settlement details individually for each role.

Settlement Mode

You have to specify the settlement mode here. By default, the mode will be 'Account' and you cannot change it. However, in the 'Settlement Details' screen, you can override the default mode and specify multiple modes of settlement for an event – role combination.

Debit Account Details

The debit account details maintained as per the agreement with the customer (in the 'Agreement Maintenance' screen) will be defaulted here. The details are:

- Branch of the account
- Account
- Currency of the account

You can change the account details at the contract level, if required. The account selected here will be used to pass the accounting entry when the bank receives a payment. The selected account gets debited in this case.

Credit Account Details

Likewise, the following credit account details are also picked up from the agreement level:

- Branch of the account
- Account
- Currency of the account

You can override the details and specify a different account, if required. The account selected here will be used to pass entries when the bank is making a payment. The account will be credited in this case.

The information captured here will get defaulted to the 'Settlement Details' screen of the contract. You can access it from the 'Collection Bills Contract Input' screen. Click on the 'Settlements' button to invoke the screen.

The components/amount tags for the various event role codes are also populated as per the default settlement details. You can also capture multiple settlement modes for an event through this screen.

The different modes of settlement that you maintain through the 'Settlement Modes' screen for the Source, Module (Collections Bill in this case), Product and Currency combination will be available for selection.

Refer the heading titled 'Maintaining multi mode settlement details' in the Settlements User Manual for information on setting up a list of different settlement modes for a module.

For the Collections Bill Module, the possible settlement modes are:

- Account – Bank's Savings/Current Account/GLs
- Teller – Teller Initiated Cash Payment/Cash Withdrawal.
- Internal Cheque
- Instrument – Issue of DD/Banker's Cheque, Payment by DD/Banker's Cheque
- Clearing – Payment by Other Bank's Cheque/DD/ Banker's Cheque
- Debit Card – Payment by Oracle FLEXCUBE Debit Card where the account exists in Oracle FLEXCUBE
- Credit Card – Payment by Credit Card (assuming that the Credit Card is in an external system)
- Loan Payment
- External Account

However, when the contract moves to the next event, the default settlement details only will get carried to the next event and not the actual settlement details.

For details on multi mode settlement processing, refer the heading titled 'Processing multi mode settlements' in the Settlements User Manual.

5.1.4.11 Indicating the Installment Details for the Bill

You need to specify the installment details pertaining to a collection bill. Click 'Installment Details' tab to enter the details.

The last due date of the installment (Maturity Date of the Bill), is always system generated. You cannot delete it. The following details are also displayed for the maturity date schedule:

- No. of installments – 1
- Frequency – Bullet
- Unit – 1
- Installment Amount – the total bill amount

You can, however, capture additional schedules before the contract is authorized. Once the contract has been authorized, you will not be allowed to make any changes in the installment schedules.

To capture additional installments, click on the add button in 'Instalment Details' tab on the Contract Input screen.

When you specify the installment amount for each schedule, the system will change the amount for the default schedule (which is initially equal to the bill amount) accordingly, such that the sum total of all installments is the amount that needs to be paid.

Example

Assume that you are processing a bill with the following details:

- Value Date: 1st January '04
- Maturity Date: 31st Dec '04
- Bill Amount: 10,000 USD

Further, you have maintained the following installment details for the bill:

Due Date	No. of Installs.	Freq	Unit	Amount
1 st Feb '04	5	Monthly	2	1000
31 st Dec '04 (System generated schedule)	1	Bullet	1	5000

The five installments for the first schedule will be as follows:

- 1 Feb '04 - 1000
- 1st Apr '04 - 1000
- 1st June '04 - 1000
- 1st Aug '04 - 1000
- 1st Oct '04 - 1000

Since the frequency is 'Monthly and the Unit is '2', a payment of 1000 USD will be made every two months for five schedules.

The final installment will be a bullet payment of the remaining amount on the maturity date.

You can define upto 999 schedules for a contract.

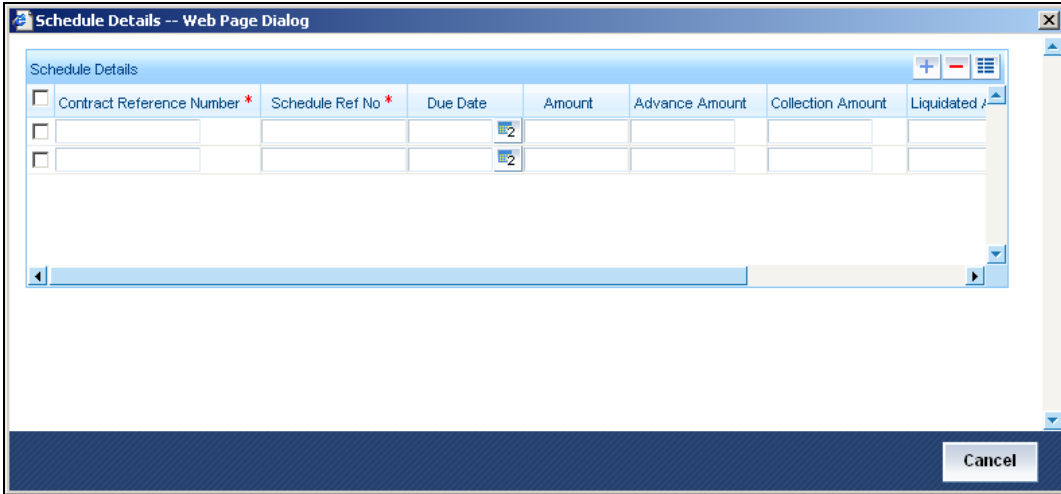


If a schedule falls due on a holiday, the system will change the date as per the holiday preferences maintained at the product level.

You can view the schedules in the 'Schedule Details' screen.

5.1.4.12 Viewing the Schedule Details

You have the option to view the details of the schedules defined for the bill, before you save the contract. To invoke the 'Schedule Details' screen, click on the 'Schedule' button.

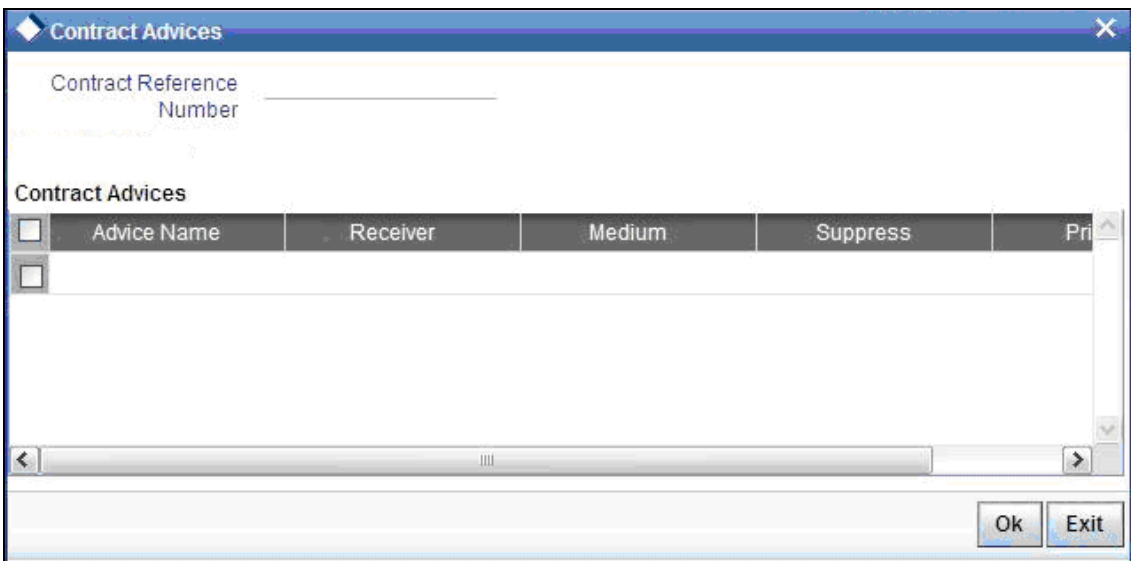


The following details are displayed in this screen:

- The Contract Reference Number
- The Schedule Reference Number (which is a combination of the 'Collection Reference Number + Collection Sequence Number + a 3-Digit Running Sequence Number + a Check Digit)
- Due date of the schedule
- The amount due
- Amount paid, if any
- Schedule status (whether Paid, Due, Overdue or Waived)

5.1.4.13 Viewing Advice Details

The advices defined for the product involved gets defaulted to the contract. Click on the 'Advices' button to view the same.



The following details are displayed in this screen:

- The Advice Name

- The Receiver
- The Medium for sending the advice. The default value is 'Mail'.
- If the advice is suppressed
- The priority assigned to the advice

For a contract, you can change the following advice details only:

- Medium: You may select a medium of your choice from the option-list provided for the same.
- Suppress: You can choose between 'Yes' or 'No'
- Priority: You can change the priority to any one of the following
 - High
 - Normal
 - Low

5.1.4.14 Viewing the ICCF Details

You can view the Interest and Charge details for the bill in the "ICCF Details" screen. Click on the 'Interest' button to invoke it.

The screenshot shows the 'ViewDetails' window for ICCF. It features a menu bar with 'Main' and 'ViewDetails'. Below the menu bar, there is a 'Contract Reference *' field with a 'Number' label and a 'Page 1 of 1' indicator. The main content is divided into two sections: 'Interest' and 'Floating Rate Details'. The 'Interest' section includes checkboxes for 'Waiver' and 'Consider as Discount', and fields for 'Event', 'Rate Code', 'Component *', 'Rate Type' (set to 'rate type'), 'Maximum Rate', 'Minimum Rate', 'Customer Margin', 'Grace Period' (set to 'grace'), 'Currency', 'Interest Periods', 'Fixed Rate', 'Description', and 'Description'. The 'Floating Rate Details' section includes 'Reset Tenor', 'Borrow Lend Indicator' (set to 'Borrow Lend'), and 'Rate Cycle Type' (set to 'Rate Cycle Type'). On the right side, there are fields for 'Interest Amount', 'Spread', 'Acquired Interest', 'Accrual Required' (checkbox), 'Denominator Basis' (set to 'Denominator Basis'), '366 Basis' (set to '366 Basis'), 'Minimum Spread', 'Maximum Spread', 'Margin', 'Effective Interest Rate', 'Interest Basis' (set to '30(Euro)/360'), and 'Rate Code Usage' (set to 'Rate Code'). At the bottom right, there are 'Ok' and 'Exit' buttons.

You can change the following for a contract:

- Interest Basis
- The interest rate applicable
- You can also waive the interest, if required

The charge components can also be viewed in this screen. However, the details will be displayed only after you have invoked the 'Contract Charge Details' screen explained under 'Viewing Charge Details'.

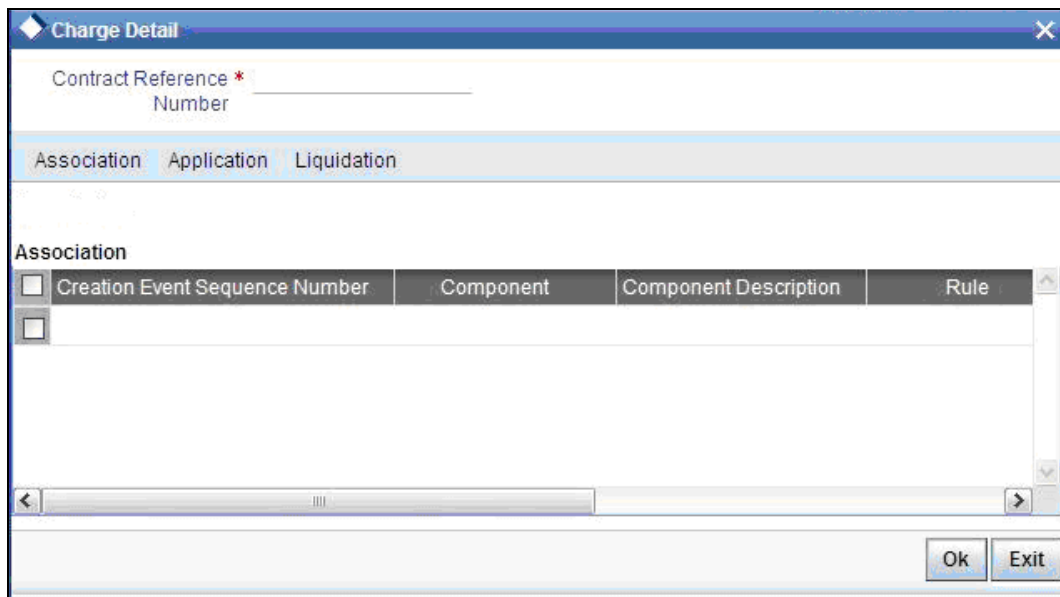


Penalty interest is not supported.

For more details on processing Interest, refer the 'Interest' User Manual.

5.1.4.15 Viewing Charge Details

To view the charge details, click on the 'Charges' button.



The screenshot shows a window titled "Charge Detail" with a close button (X) in the top right corner. Below the title bar is a text field labeled "Contract Reference * Number" with a small asterisk indicating a required field. Below this is a tabbed interface with three tabs: "Association", "Application", and "Liquidation". The "Association" tab is currently selected. Under the "Association" tab, there is a table with the following columns: "Creation Event Sequence Number", "Component", "Component Description", and "Rule". The table is currently empty. At the bottom right of the window, there are two buttons: "Ok" and "Exit".

The charge rules associated with the product is defaulted. If preferential charges are maintained at the agreement level (for the Collection Type of the contract), the details specified under the agreement will take precedence. This includes the following:

- Charge Rate
- Min Amount
- Max Amount
- Waiver

The details pertaining to the following events will be displayed:

Charge Association

In this tab, you can change the defaulted charge rule. You also have the option to waive the rule, if required.

Charge Application

In this tab, you can specify a different amount and the same can also be waived. If a particular component is already liquidated, the 'Liquidated' option will be checked for the contract.

Charge Liquidation

This tab displays the liquidation details as and when liquidation occurs. If you have maintained charge defer days at the agreement level, liquidation will occur after the defer days specified.

For more details on processing charges, refer the 'Charges and Fess' User Manual.

5.1.4.16 Viewing/Specifying MIS Details

You can choose to perform MIS Refinancing on a daily basis for all bill contracts, only if this option has been enabled in the Bank-wide Preferences screen. If the MIS refinancing has been set to a daily frequency, you have to indicate the refinance rate pick up specification through the transaction MIS sub-screen while processing the contract.

Click on the 'MIS' button to invoke the 'Transaction MIS Maintenance' screen.

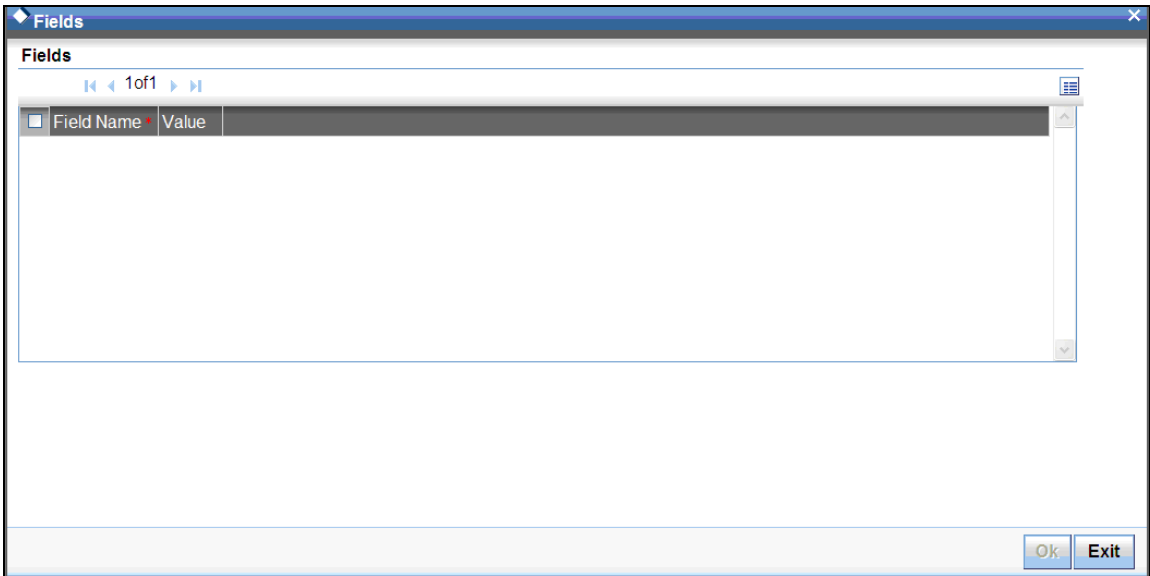
In this screen, the transaction type of MIS class, the cost code and pool code will be picked up from the product under which the contract is processed. The composite MIS code will be picked up from the definition made for the customer, on behalf of whom the contract is being processed.

As part of specifying the MIS refinance specifications you have to indicate whether the system should pick up the MIS Rate associated with the pool linked to the contract or whether you would like to maintain a rate specific to the contract. You can indicate your choice by selecting any one of the following options:

- Pool Code – indicating that the MIS Rate maintained for the pool code should be used for refinancing
- Contract Level – indicating that you would like to maintain a specific MIS Rate for the particular contract

5.1.4.17 Viewing/Selecting the Custom Fields

You can view the UDFs only if you have maintained the same for the product involved in the contract. To view the UDFs defined for the product, click on the 'UDF' button. The list of fields and default values specified for the product to which the bill is associated is displayed.



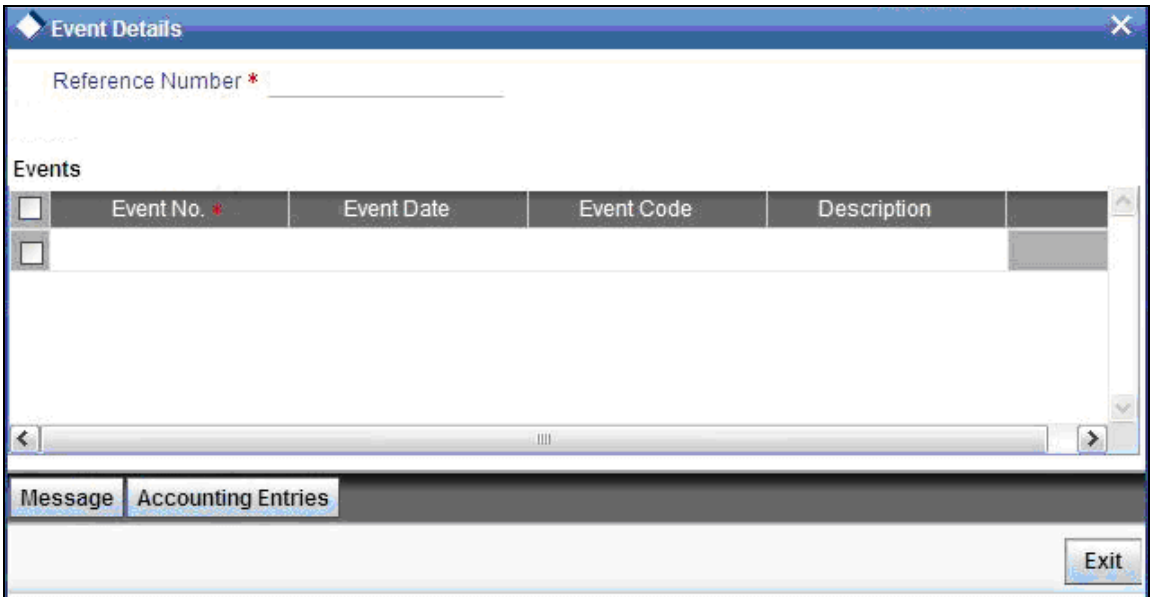
You can add to the list of fields defaulted from the product but you will not be allowed to remove a field from the defaulted list.

You can change the values defaulted from the product to suit the bill you are processing.

For more details on defining custom fields in Oracle FLEXCUBE, refer the 'User Defined Fields' User Manual.

5.1.4.18 Viewing the Event Accounting Entries for the Contract

You can invoke the 'Event Details' screen only after you save the contract. Click on the 'Events' button to view the details.



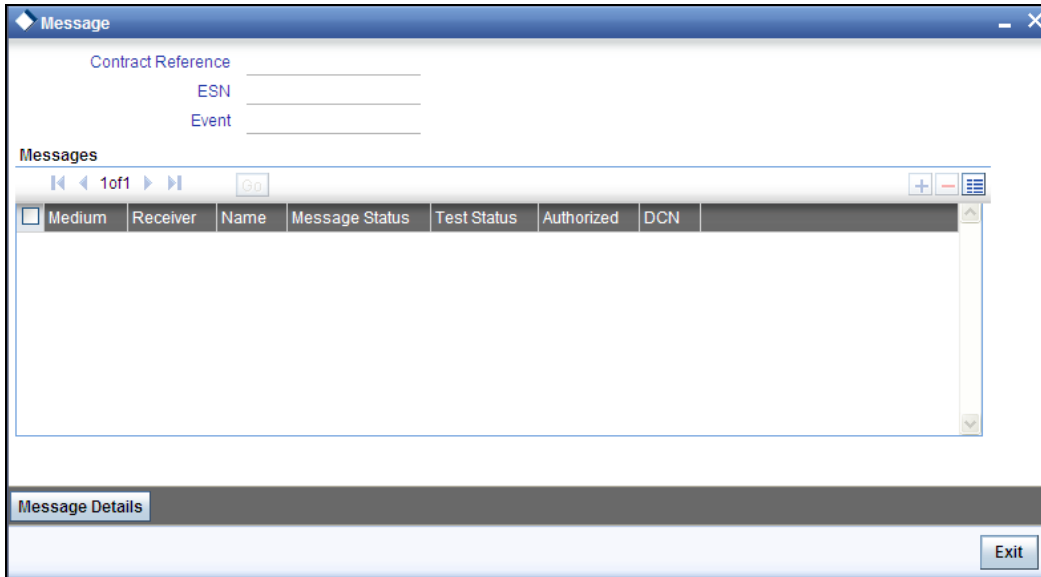
The details of events that have already taken place for the contract will be displayed. The following details of the event are will also be displayed:

- Event date
- Maker Id and the date & time for the same
- Checker Id and the date & time for the same (displayed after contract authorization)

You can view the details of the accounting entries that were passed for the event. The accounting entries that are passed depend on the type of bill you are processing. Select a particular event and click 'Accounting Entries' button on the 'Event Details' screen to view the accounting details.

The screenshot shows a software window titled "Accounting Entries". At the top, there are two search fields: "Reference Number *" and "Event *". Below these is a section titled "Accounting Entries" which contains a table with the following columns: Branch, Department Code, Account, Dr/Cr, Amount Tag, Currency, Foreign Currency Amount, Rate, and Local C. Below the table is a section titled "Overrides" with columns: Overrides, Override Status, Authorized By, and Auth Date Stamp. At the bottom right of the window is an "Exit" button.

You can also view the override messages that are allowed for an event. Select an event and click 'Message' button on the 'Event Details' screen to view the override message details.



5.1.5 **Making Requests**

Extension request is formally informed to the Bank by the Seller on the terms and conditions agreed with the Buyer. The buyer can request the seller to extend the maturity date of the bill. The buyer can also request for reprinting the coupon book (for contracts involving multiple payments). The seller places these requests on behalf of the buyer and may charge the buyer for processing the same.

You can capture these requests in the 'Collection Bills – Request Extension' screen. To invoke the screen, type 'CBDRQMNT' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

The screen displays the extension details based on the request type.



Note the following:

- The maturity date can be extended only if both the parties involved, the buyer and the seller, agree to the terms and conditions
- Extension is possible only for Single installment bills not for Multiple installment bills. Based on the type of bill, the interest, charges, partial bill amount or tax will be borne either by the buyer or seller

5.1.5.1 **Request for Extending the Maturity Date**

When you invoke the 'Event Request' screen, the 'Request ID' is automatically displayed by the system. You can only record the request here, no event/advice will be generated for the same.

You have to trigger the actual extension through the 'CB – Operations Master' screen. This is explained in this chapter under the heading titled 'Contract Operations'.

Specify the following details for extending the maturity date:

Request Event

Here, you have to specify the type of request, whether you want to extend the maturity date or reprint the coupon book.

If you opt for 'Extension', the following details have to be captured:

Contract Ref No

You have to select the reference number of the contract for which the seller has requested for an extension of the maturity date. The reference numbers of all active contracts will be available in the option-list provided.

When you select the contract, the 'Current Maturity Date' gets displayed.

Charges Borne by

You can choose the party who will bear the charges during extension. The available values in the drop-down list are: Buyer and Seller. Based on the option you choose from the list, settlement account will pick up the corresponding charge account.

For example, if the charge is borne by 'Buyer', the BuyerSetIAC is used as ChargeAC.



The default value is 'Buyer'.

Contract Value Date

The new contract value date is defaulted here. You can modify this date, if required.

Current Value Date

This is defaulted from the product level. You cannot amend the value date displayed here.

Amount to be Paid

This indicates the bill amount to be paid before the extension of maturity date. Based on this amount, Oracle FLEXCUBE computes the new expected outstanding amount during extension.

New O/S Balance

Oracle FLEXCUBE displays the outstanding balance based on the amount you specify.

Charge Component

This displays the charge component.

Charge Rate

This is the rate at which the charge amount will be computed.

Charge Amount

After you specify the charge details and click on 'Compute Charge' button, the computed charge is displayed here. This, however, can be modified.

Charge Ccy

This is the currency in which the charge is computed.

Apply

Checking this box indicates if the charge amount computed at request needs to be applied for the EXTN event. If this box is unchecked, Oracle FLEXCUBE will re-compute the charge during EXTN for that component. However for MCR components even if this box is checked, re-validation of MCR rate against request charge rate during EXTN will be executed. Hence, the charge amount can vary.

Waive

If you check this box, charges for the EXTN event will be waived. This is mapped to the 'Waive' box in the 'Charges' screen.

New Maturity


After you select the contract, you need to capture the new date of maturity. By default, the current system date (today's date) is defaulted. You can change the date to any date in the future. Extension request, if not triggered, will expire automatically when the system moves past the existing maturity date of the Collection Bill. You also have the option to close the request manually. However, at any point of time only one outstanding extension request can exist for a contract. If you attempt to create another request, the system will display an error message.

Technical and Functional Reversals

Technical reversal will delete the unauthorized extension request record. Functional reversal will close the extension request record. The closed record can also be opened by doing a functional reversal.

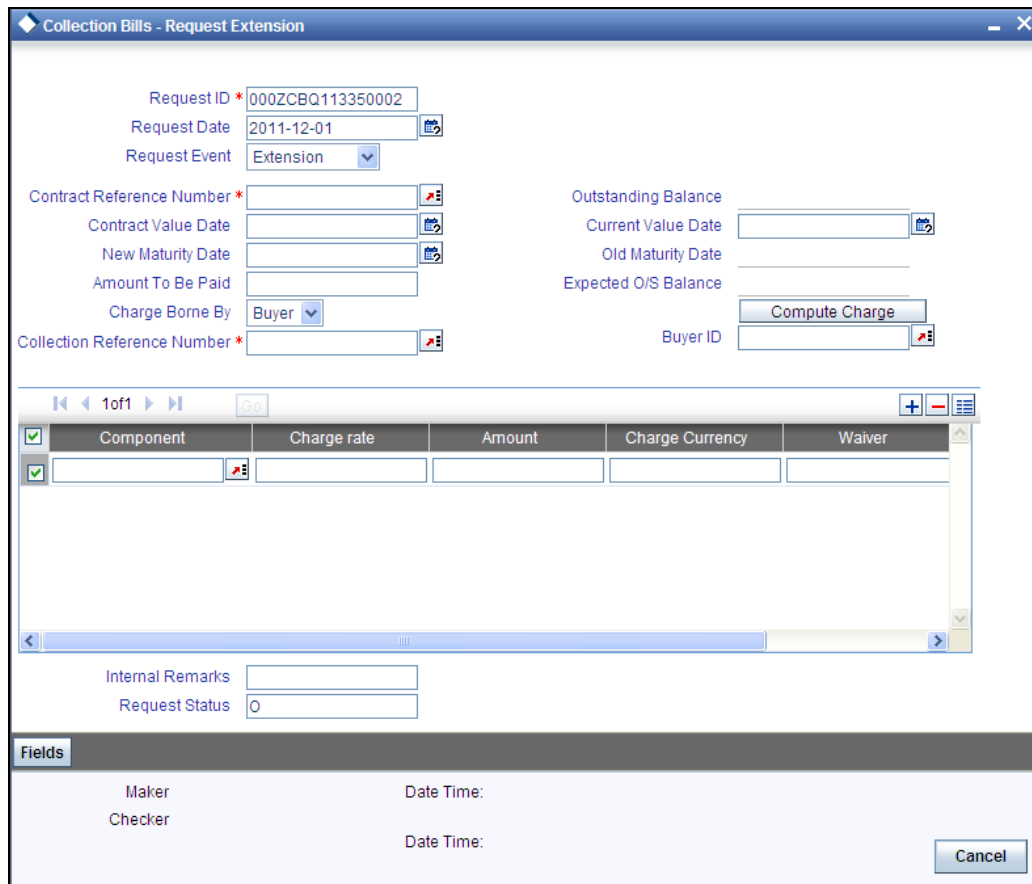
Internal Remarks

Here, you can capture any additional information about the request, if needed. The remarks will be used only for information purposes and is not printed on any advices generated for the customer.

 You can extend the maturity date of contracts involving collection types defined with the 'Extension Allowed' option. However, you cannot extend the date for contracts with installments (where multiple schedules are defined), even if this option is selected for the collection type of the contract.

5.1.5.2 Request for Reprinting the Coupon Book

A coupon book is the advice type associated with contracts with multiple schedules. You can print a coupon book for a 'Collection Reference Number' (associated with a covering letter). The advice will be generated during EOD processing.



Collection Bills - Request Extension

Request ID * 000ZCBQ113350002
Request Date 2011-12-01
Request Event Extension

Contract Reference Number *
Contract Value Date
New Maturity Date
Amount To Be Paid
Charge Borne By Buyer

Outstanding Balance
Current Value Date
Old Maturity Date
Expected O/S Balance

Collection Reference Number *
Buyer ID

Compute Charge

Component	Charge rate	Amount	Charge Currency	Waiver

Internal Remarks
Request Status 0

Fields

Maker
Checker
Date Time:
Date Time:

Cancel

The 'Request Event' should be 'Coupon Book'. In addition, you have to select the following;

Collection Reference Number

This refers to the covering letter. Select the reference number from the option-list provided. The reference numbers of all active contracts will be available in the option-list provided.

Buyer Id

Here, you need to select the buyer involved in the contract. If multiple buyers exist for the selected reference number, choose the appropriate id from the available option-list.

Technical and Functional Reversal

Technical reversal will delete the unauthorized coupon book request record. Functional reversal will close the coupon book request record. The closed record can also be opened by doing a functional reversal.

5.1.6 Contract Operations

Through the 'CB – Operations - Payments' screen, you can perform the following operations:

- Making payments for a contract
- Making payments for a schedule
- Closing a contract
- Closing a schedule
- Protesting a contract
- Extending the maturity date of contracts
- Technical and functional reversals.

Technical reversals can be done on unauthorized contracts only. Also, each contract will undergo changes or amendments during its tenure. These are called events. Some of these events may also undergo a reversal. So, technical reversal can be both at the contract and at the event levels. After a technical reversal on an event, the event gets deleted from Oracle FLEXCUBE.

Functional reversals can be done on authorized contracts and events only. After a functional reversal on a particular event, the event is reversed and the relevant reversal event is fired. The event still resides in Oracle FLEXCUBE. So, you will have different versions of an event existing -in Oracle FLEXCUBE simultaneously.

5.1.7 Payment Operations

To invoke the 'CB Operations - Payment' screen, type 'CBDPMTON' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

Collection Bills - Payment

Contract Ref No 000CB98120610306 Counterparty 12345678 1 of 1

External Ref No Contract Currency Cut Off Status

User Ref No 000CB98120610306 Outstanding Balance Show Cutoff Balance

Main Payment Default Settlement

Doc Status _____ Value Date _____

Doc Location _____ Total Amount _____

Operation Level Contract Base Ccy Rt _____

Charge Borne By Buyer Base Ccy Amt _____

Internal Remarks _____

OS Interest _____

Settlements Advices Events MIS Charges UDE

For all the above operation, you have to query for the appropriate contract and then select 'New' from the 'Actions' Menu.

For the selected contract, you cannot modify the following details that are displayed:

- Contract Reference Number
- User Reference Number
- Common Reference Number
- Contract Currency
- Counterparty involved
- Outstanding Balance of the bill
- Cut Off Status
- Show cutoff balance - If this box is checked, the system will display the cutoff balance as the outstanding balance. The 'Schedule Details' screen will display the liquidated amount including post cutoff transactions.

However, the following parameters defaulted for the contract can be changed:

5.1.7.1 Details on the Main Tab

Document Status

The status associated with the contract is displayed. If you have opted for automatic doc status movement, depending on the operation type chosen, the document status mapped to the appropriate event (LIQD, CLOS, PROT, EXTN), will be displayed when you save the contract. However, if you change the status defaulted from the contract, the system will seek a confirmation to retain the status when you save the contract. If you select 'Yes', the status that you select will be retained. Otherwise, the system will derive the status based on the status rule.

In the case of manual status movement, you have to select the appropriate status from the option-list provided.

Document Location

The location associated with the document status is displayed here. Depending on the status selected, the location is picked up by the system. If you have mapped more than one location to a status, you have to pick up the appropriate one from the option-list.

Operation level

The default value is 'Contract'. You can change it to 'Schedule' for operation types 'Payment' and 'Closure'.

Charges Borne By

You need to identify the party who will bear the charges. Choose the appropriate one from the option list.

Remarks

Enter the internal remarks, if any.

OS Interest

Specify the outstanding interest.

Total Amount

This is applicable for 'Payment', 'Closure' and 'Protest' type of operations. It indicates the total amount getting paid, closed or protested, depending on the operation type. You can change the total amount only for 'Contract' level payment. For schedule level payment, you have to specify the amount for each schedule in the 'Amount Paid' field and the 'Amount Closed' field for operation types 'Payment' and 'Closure' respectively. When you save the contract, the total amount paid/closed against the schedules is updated in this field.

Value Date

It indicates the date on which the operation should be performed. By default, the current system date is displayed. However, you can change it to any date in the future or past provided the date is greater than the last event date for the contract.

Base Currency Rate

Specify the base currency rate.

Base Currency Amount

Specify the amount in terms of the base currency.

5.1.7.2 Details on Payment Tab

Click 'Payment' button on 'CB Operation – Payment' screen to view the details under this tab.

The screenshot displays the 'Collection Bills - Payment' interface. At the top, there are input fields for 'Contract Ref No' (000CB98120610306), 'Counterparty' (12345678), 'External Ref No', 'User Ref No' (000CB98120610306), 'Contract Currency', and 'Outstanding Balance'. To the right, there are checkboxes for 'Cut Off Status' and 'Show Cutoff Bal'. Below these fields, there are tabs for 'Main', 'Payment', and 'Default Settlement', with 'Payment' being the active tab. Under the 'Payment' tab, there is a field for 'Interest Adj Amt' and a dropdown menu for 'Settlement By' (currently set to 'Buyer'). A table with columns 'Schedule', 'Due date', 'Schedule Amt', 'Interest Due', 'Base Ccy Int Amt', and 'Amount Paid' is shown below, but it is currently empty. At the bottom of the screen, there are buttons for 'Settlements', 'Advices', 'Events', 'MIS', 'Charges', and 'UDE'.

Interest Adj Amt

You need to specify the total interest adjustment amount here. This is calculated as follows:

Total interest adjustment amount = Actual penal interest – Interest adjustment amount

Oracle FLEXCUBE computes the total interest due based on the schedules that are paid. The remaining interest amount will be automatically allocated to interest adjustment amount.

Settlement By

In this field, you have to specify the party who is making the settlement. The party type associated with the current document location of the contract, gets defaulted here. You can change it to any one of the following types:

- Buyer
- Notary
- Recovery Agent
- Correspondent Bank

Depending on who makes the settlement, system will automatically pickup the account details (including branch and currency) of the party for the accounting role 'PAYMENTAC'. You can view this in the 'CB Settlement Details' screen.

Click on the 'Settlements' button to view the details.

Schedule

System displays the schedule reference number. You can change it if required.

Due Date

System displays the due date for the schedule. You can change it if required.

Schedule Amount

System displays the schedule amount here. You can change it if required.

Interest Due

System displays the interest due here. You can change it if required.

Base Currency Interest Amount

System displays the base currency for the interest amount. You can change it if required.

Amount Paid

System displays the amount paid here. You can change it if required.

5.1.7.3 Details on Default Settlement Tab

You can view the default settlement details under this tab. Click 'Default Settlement' tab on 'CB Operations – Payment' screen to view the details.

Role Code	Settlement Modes	Dr Ac Brn	Dr Account	Dr Ac Ccy	Cr Ac Brn	Cr Account	Cr Ac Ccy
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						

The default settlement details maintained for the selected contract gets displayed here. The details are as follow:

- Accounting role codes maintained for the product of the contract,
- Settlement Mode which is 'Account',
- Debit account and Credit account details (i.e. Branch, Account and Currency), and

You have the option to change the default settlement preferences for an operation. However, role codes and settlement mode cannot be changed here. To maintain multiple settlement modes, you have to use the 'Settlement Details' screen. You can invoke this screen by clicking on the 'Settlements' button.

Role Code

System displays the accounting roles you have maintained for the product of the contract. You can modify this, if required.

Settlement Modes

System displays the settlement mode from the 'CB Contract' screen. You can modify this, if required.

Dr Account Branch

The debit account branch maintained as per the agreement with the customer (in the 'Agreement Maintenance' screen) will be defaulted here.

You can modify the debit account branch at the contract level, if required.

Dr Account

The debit account maintained as per the agreement with the customer (in the 'Agreement Maintenance' screen) will be defaulted here.

You can modify the debit account at the contract level, if required. The account selected here will be used to pass the accounting entry when the bank receives a payment. The selected account gets debited in this case.

Dr Account Currency

The debit account currency maintained as per the agreement with the customer (in the 'Agreement Maintenance' screen) will be defaulted here.

You can modify the debit account currency at the contract level, if required.

Cr Account Branch

The debit account branch maintained as per the agreement with the customer (in the 'Agreement Maintenance' screen) will be defaulted here.

You can modify the debit account branch at the contract level, if required.

Cr Account

The debit account maintained as per the agreement with the customer (in the 'Agreement Maintenance' screen) will be defaulted here.

You can modify the debit account at the contract level, if required. The account selected here will be used to pass entries when the bank is making a payment. The account will be credited in this case.

Cr Account Currency

The debit account currency maintained as per the agreement with the customer (in the 'Agreement Maintenance' screen) will be defaulted here.

You can modify the debit account currency at the contract level, if required.



Note the following:

For new operations, the default settlement information of the previous event is displayed. But you can change the defaulted values.

Oracle FLEXCUBE will update the 'Doc Status' and 'Doc Location' at the time of transaction input or at EOD.

For information on maintaining multiple settlement modes, refer the heading titled 'Entering the details of a bill' in this chapter.

You can also view the following details of the contract using the buttons provided in the screen:

Settlements	To view the contract settlement details
Advices	To view the advices generated for the contract
Events	To view the events and the accounting entries passed
MIS	To view the MIS details of the contract
Charges	To view the charges associated with the contract

5.1.7.4 Making Payments

The event associated with this operation is 'LIQD' (Liquidation). Here, you have the option to make a payment of the entire bill or towards multiple schedules at a time.

Operation Level

You have to indicate your preference, depending on whether you want to make a full payment or partial payments towards a schedule(s). You may select from one of the following options:

- Contract
- Schedule

Total Amount Paid

The settlement amount has to be captured here i.e. the total amount paid by the party. The system will automatically allocate it to different schedules on the basis of the earliest due date and then to different components (Penalty Interest and Collection Amount) in the schedule based on the 'Component Liquidation Order' maintained for the product. The sequence followed is given below:

- Payment of the penalty interest of the earliest outstanding schedule
- Payment of the outstanding amount of the earliest outstanding schedule

If the operation level is 'Contract', the system displays the following details of all the schedules in the 'Payment Summary' section of the screen, after you save the contract:

- Schedule Reference Number
- Due date of the schedule
- Schedule Amount
- Interest Due, if any
- Amount Paid for each schedule (sum total will be equal to the 'Total Amount' field)

In addition, you can view the component wise break up for each schedule in the 'Payment Details' section of the screen. The following details are displayed:

- Name of the components
- Due date
- Due Amount
- Amount Paid against each

Schedule Ref No

If you opt to make schedule wise payments, select the schedule to which payment should be done. All the schedules defined for the selected contract will be available in the option-list provided. Upon selection, the system displays the due date, schedule amount, interest due amount for the schedule, if any. Specify the amount due for the schedule in the 'Amount Paid' field. The amount paid will be allocated against the components based on component liquidation order maintained for the product. When you save the contract, the amount paid towards the schedule(s) is updated in the 'Total Amount' field.

You can view the component wise allocation in the 'Payment Details' section of the screen after you save the payment details.

After the payment is authorized, the contract status is updated to 'Liquidated'. If the payment is made towards a schedule, the schedule status gets updated to 'Paid'. You can view it in the 'Schedule Details' screen.

Also, if you have maintained any advices for the event 'LIQD' at the product level, you can view the details in the 'Advices' screen.

5.1.8 Closing a Contract

To invoke the 'CB Operations - Closure' screen, type 'CBDCCLOON' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You can capture the details pertaining to closure in the 'Closure' tab.

Schedule Ref No	Due Date	Amount Closed
-----------------	----------	---------------

As in the case of payments, so also for closure, you have the option to close a schedule or the contract itself. You have to indicate your preference in the 'Operation Level' field within the 'Main' tab.

Contract Closure

You cannot specify any closure details. The outstanding amount of the contract will be closed and the contract status will be updated to 'Closed'. Further, the status of all schedules that are not liquidated will be marked as 'Waived'. You can invoke the 'Schedule Details' screen (from the 'Contract Input' screen) to view the status of the schedules for a closed contract.

Schedule Closure

For closing a schedule, you have to select the schedule that has to be closed. The schedules defined for the selected contract will be available in the option-list provided.

You can close schedules of both Single and Multiple installments that are partially paid. For closure of partly paid bills, you need to select 'Partly Paid Schedules' from the 'Document Status' list of values list in the 'Operations Master' screen.

Schedule Reference Number

System displays the reference number of the schedule. You can modify this, if required.

Due Date of the Schedule

System displays the due date for the schedule. You can modify this, if required.

Amount Closed

System displays the amount to be closed for the schedule. You can modify this, if required.

Technical and Functional Reversal of a Closure

Functional reversal for both contract and schedule closures are supported by Oracle FLEXCUBE. The reversal of closure event will fire 'RCLO' event. The accounting entries will be reversed.

Technical reversal will delete the unauthorized closure operation.

5.1.9 Protesting a Contract

To invoke the 'CB Operations - Protest' screen, type 'CBDPROON' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

You can capture the details pertaining to protest under 'Protest' tab.

The screenshot shows the 'Collection Bills - Protest' window. The top section contains fields for 'Contract Reference Number', 'External Ref No', 'User Ref No', 'Counterparty', 'Contract Currency', and 'Outstanding Balance'. There are also checkboxes for 'Cut Off Status' and 'Show Cutoff Balance'. Below this is a tabbed interface with 'Main', 'Protest', and 'Default Settlement' tabs. The 'Protest' tab is active, showing a 'Notary Code' field. At the bottom, there is a navigation bar with tabs for 'Settlements', 'Advices', 'Events', 'MIS', 'Charges', and 'UDE'. The 'Main' tab is selected, displaying fields for 'Maker', 'Checker', 'Date Time', 'Authorized', and 'Status', along with 'Ok' and 'Cancel' buttons.

The 'Operation Level' within the 'Main' tab should be 'Contract'. You cannot protest a schedule.

You have to select the notary who will legally protest the bill on your behalf. By default, the system will display the notary associated with the location of the buyer. Based on the 'Protest Basis' defined for the collection type of the bill, the protest amount will be displayed (in the 'Total Amount' field) either as the outstanding amount of the contract or the overdue amount.

Technical and Functional Reversal of a Protest

This is also supported by Oracle FLEXCUBE. The corresponding event will be 'RPRO'. Oracle FLEXCUBE will restore the payment schedules as they were before the protest operation. Similarly, the document status will be restored from PROTESTED status to the one before the protest. The protested amounting entries will be reversed also. Technical reversal will delete the protest operation.

5.1.10 Extending the Contract

To invoke the 'CB Operations - Extension' screen, type 'CBDEXTON' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You can capture the extension details on the 'Extension' tab.

If an outstanding extension request exists for the contract, the following details will be displayed:

- Request ID
- Old Maturity Date
- New Maturity Date
- Old Contract Value Date
- New Contract Value Date
- Charges Borne By

You cannot change the maturity date. The maturity date of the contract is extended and the new date gets displayed in the 'Contract Input' screen. The status of the corresponding request will be marked as 'Closed'.

However, if an outstanding request is not present, you have to capture the new maturity date. Extension charges, if applicable, will be computed and the buyer's account is debited for the same.

The 'Old Contract Value Date' and 'New Contract Value Date' are defaulted from the contract. However, you can change the date displayed, if required.

For extension without request, you can choose the party who will bear the charges during extension. This value is defaulted based on the value you select in the 'Event Request' screen.



Note the following:

- The operation will become effective on authorization. You can delete an operation before authorization, if required. Reversal of operation will be allowed for payments, both for contract and schedule level payments. The functional reversal of an extension will restore the maturity date to the previous maturity date which will be maintained as an old maturity date in the extension details table. The corresponding event for the same is the 'REXT' event. The accounting entries for the event will be reversed.
- Technical reversal will delete the extension request.
- Discounted bills are not allowed to be extended.

5.1.11 Making Multiple Payments through a Single Check

Multiple bills can be liquidated through the 'Collection Bills - Bulk Payment' screen. You can invoke this screen by typing 'CBDBPYON' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Collection Bills - Bulk Payment' window. At the top, the title bar reads 'Collection Bills - Bulk Payment'. Below the title bar, there are several input fields and buttons. On the left, there is a 'Settlement Mode' dropdown menu currently set to 'Clearing', with a sub-menu showing 'SD'. To the right of this are two input fields: 'Total Amount Paid' and 'Total Outstanding Balance'. Below these is a 'Group Operation Ref No *' field with a 'G' button. A 'Payment Details' section contains a table with columns: Contract Reference, P, Common Ref No, Counterparty, Cont. Ccy, Operation Level, SC, Value Date, and Total Ar. The table is currently empty. At the bottom, there are fields for 'Maker', 'Checker', 'Date Time', and another 'Date Time' field. A 'Cancel' button is located in the bottom right corner.

Group Operation Ref

This is a unique reference number that the system generates for the bulk payment operation.

Settlement Mode

Select the common settlement mode for the bulk payment operation. The option available is 'Clearing'. If you select this option, the settlement details for all payments will be the same. If you do not wish to specify that the settlement mode is common, all payments will be considered as independent payments.

Total Amount Paid

The total bill amount getting paid will be displayed here, in the settlement currency.

Total Outstanding

The outstanding amount for all contracts will be displayed here.

Common Ref. No.

Select the reference number of the contract for which a payment is being made.

Counterparty

The counterparty of the contract will be displayed here. You will not be allowed to change the same.

Cont Ccy

The contract currency will be displayed here. You will not be allowed to change the same.

Oper. Level

You have to indicate your preference, depending on whether you want to make a full payment or partial payments towards a schedule(s). You may select from one of the following options:

- Contract
- Schedule

Value Date

It indicates the date on which the operation should be performed. By default, the current system date is displayed. However, you can change it to any date in the future or past provided the date is greater than the last event date for the contract.

Total Amount

Enter the total amount being paid. This would be for a contract level operation. If the level operation is 'Schedule', the system will update this field with the sum total of all schedules paid.

Sett. Ccy Amount

The settlement currency amount will be displayed here, based on the settlement currency that you select for the payment in the Clearing Information Screen.

Outstanding Bal.

The outstanding amount of the contract will be displayed here. You will not be allowed to change the same.

OS Interest

The outstanding interest amount of the contract will be displayed here. You will not be allowed to change the same.

Chrg Bor. By

Select the bearer of the charge.

Doc Location

The location corresponding to the document status, will be displayed here. You may also select the same if the status has more than one location.

Doc Status

The status associated with the contract will be displayed here. For auto event rule exec contracts, the document status associated with the 'LIQD' event will be displayed when the contract is saved. You will be allowed to change the status if the doc status is manual.

Settlement By

In this field, you have to specify the party who is making the settlement. The party type associated with the current document location of the contract, gets defaulted here. You can change it to any one of the following types:

- Buyer
- Notary
- Recovery Agent
- Correspondent Bank

Internal Remarks

You may enter any remarks here, if you wish to.

Contract Ref No

The reference number of the contract will be displayed here.

Cust Ref No

The reference number of the customer will be displayed here.

External Ref No

The external reference number of the contract will be displayed here.

User Ref No

The user reference number will be displayed here.

Within Payment Details, as you scroll towards right, you will notice an array of buttons as below:

S	D	E	M	N	EF
---	---	---	---	---	----

S	To view the contract settlement details
D	To view the advices generated for the contract
E	To view the events and the accounting entries passed
M	To view the MIS details of the contract
N	To view the charges associated with the contract
EF	To view the event level UDF details

5.1.11.1 Settlement Information

You can enter or view settlement as well as clearing details for the bulk payment through the 'Settlement Information' screen. To invoke this screen, click on the SD button.

The screenshot shows a window titled 'Clearing Details' with the following fields:

- Settlement Ccy *
- Source Code
- Settlement Acc Brn
- Settlement Account
- Instrument No
- Clearing Bank
- Clearing Branch
- Sector Code
- Value Date Cust
- Value Date Bank
- Routing Number
- End Point

Buttons: Ok, Exit

Settlement Ccy

Select the settlement currency.

Source Code

Indicate the source code of the external system here. The source codes of all external systems are available in the option-list provided from where you can make the appropriate selection.

You may use the Source Code 'Oracle FLEXCUBE' to maintain settlement modes for transactions originating in Oracle FLEXCUBE.

Settlement Acc Brn

Select the branch of the settlement account.

Settlement Account

Select the settlement account.

Instrument No.

You will have to capture the number of the cheque issued by the external party if the settlement mode is 'Clearing'.

Clearing Bank

Select the code of the clearing bank through which the cheque should be routed.

Clearing Branch

Select the code of the clearing branch through which the cheque should be routed.

Sector Code

This indicates the geographical area of the clearing branch. It includes the branches of the various banks within a common geographical area. You can select the sector of the clearing branch from the option list provided.

Value Date Cust

This refers to the day on which an account is actually debited or credited with funds. The system arrives at the date for the customer leg of the transaction based on your maintenance in the 'ARC Maintenance' screen. You can change the date.

Value Date Bank

This refers to the day on which an account is actually debited or credited with funds. The system arrives at the date for the bank leg of the transaction based on your maintenance in the 'ARC Maintenance' screen. You can change the date.

Routing No.

On the basis of the 'Routing Mask' defined for your bank (in the 'Bank-Wide Parameters' screen), and your specifications for the branch, Oracle FLEXCUBE automatically generates this number for clearing transactions involving your branch in the 'Routing Number' field of the 'Branch Parameters' screen. You need to capture the system generated routing number here. This number is used to resolve outward clearing transactions of your bank.

End Point

Clearing Houses are also referred to as end points. There is a mapping between an end point and a clearing house to facilitate error-free processing of clearing transactions because it identifies the clearing branch as a valid clearing house maintained in Oracle FLEXCUBE. Select the end point that is mapped to the chosen clearing branch.

5.1.11.2 Schedule Payment Information

You can enter or view the schedule payment details for the bulk payment through the 'Installment Details' screen. To invoke this screen, click on the Sc button.

The screenshot shows the 'Installment Details' window with the following structure:

- Contract Reference Number:** A text input field.
- Payment Summary:** A table with columns: Schedule Ref No., Due Date, Schedule Amount, Interest Due, Amount Paid.
- Payment Details:** A table with columns: Comp., Due Date, Amount Due, Amount Paid.
- Default Settlements:** A table with columns: Role Code, Settlement Mode, Account Branch, Account, Account Ccy, Cr Account Branch, Cr Account.
- Buttons:** 'Ok' and 'Exit' buttons at the bottom right.

Payment Summary

If the operation level is 'Contract', the system displays the following details of all the schedules in the 'Payment Summary' section of the screen, after you save the contract:

- Schedule Reference Number
- Due date of the schedule
- Schedule Amount
- Interest Due, if any
- Amount Paid for each schedule (sum total will be equal to the 'Total Amount' field)

Payment Details

In addition, you can view the component wise break up for each schedule in the 'Payment Details' section of the screen. The following details are displayed:

- Name of the components
- Due date
- Due Amount
- Amount Paid against each

If you opt to make schedule wise payments, select the schedule to which payment should be done. All the schedules defined for the selected contract will be available in the option-list provided. Upon selection, the system displays the due date, schedule amount, interest due amount for the schedule, if any. Specify the amount due for the schedule in the 'Amount Paid' field. The amount paid will be allocated against the components based on component liquidation order maintained for the product. When you save the contract, the amount paid towards the schedule(s) is updated in the 'Total Amount' field.

You can view the component wise allocation in the 'Payment Details' section of the screen after you save the payment details.

After the payment is authorized, the contract status is updated to 'Liquidated'. If the payment is made towards a schedule, the schedule status gets updated to 'Paid'. You can view it in the 'Schedule Details' screen.

Also, if you have maintained any advices for the event 'LIQD' at the product level, you can view the details in the 'Advices' screen.

Default Settlement

The default settlement details maintained for the selected contract gets displayed here. The details are as follow:

- Accounting role codes maintained for the product of the contract,
- Settlement Mode which is 'Account',
- Debit account and Credit account details (i.e. Branch, Account and Currency), and

You have the option to change the default settlement preferences for an operation. However, role codes and settlement mode cannot be changed here.

5.1.12 Generating Advices on an Ad-hoc Basis

In addition to advices getting generated automatically for the events triggered, you also have the option to generate them on request. You can do this through the 'Ad-Hoc Advice Generation' screen. To invoke the screen, type 'CBDOPTN' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Collection Bills - Ad Hoc Advice Gen

Contract Reference * 000CB20120610009

User Reference 000CB20120610009

Common Ref No C00000056D00056

Installment Ref No *

Message Type Maturity Advice

Print Options

Server Spool

View new

Ok Cancel

To trigger the advice generation, you have to select the reference number of the contract for which an advice is requested. The 'User Ref No.' and 'Common Ref No.' gets defaulted on selection of the contract. If you change any number, the other numbers also change accordingly.

The 'Message Type' will always be 'MATURITY_ADVICE'.

You can also generate the advice for a specific installment of the selected contract. If you do not specify the installment ref no, the maturity advice will be generated for the nearest due date schedule.

5.1.13 **Capturing Contracts in Bulk**

The CB Module enables you to capture multiple contracts under the same 'Collection Ref No'. You can do this through the 'Group Bills Contract Online' screen available in the 'CB Operations' Menu in the Application Browser.

Collection Bills - Bulk Contract

Group Operation Reference * _____ Collection Ref No * _____

✓	Product Code *	P	Contract Reference Number	Collection Sequence No	Counterparty *	Agreement
✓	_____	P	_____	_____	_____	_____

Maker _____ Checker _____ Authorized _____

Date Time _____ Date Time _____ Status _____

Exit

The fields in this screen are similar to the ones present in the 'Contract Input' screen. To capture the contracts, first generate/ select the 'Collection Ref No' under which you want to group the contracts. In the 'Action Code' field, you have to indicate the stage in which the contract is captured, whether 'Active' or 'Inactive'.

To capture or view the buyer details, click on the 'B' button.

Collection Ref No _____

Product Code _____

Buyer Cif _____

Buyer ID * _____

Buyer Name _____

Address 1 _____

Address 2 _____

Address 3 _____

City _____

Country _____

Location * _____

Document Status * _____

Document Location * _____

Location Centre _____

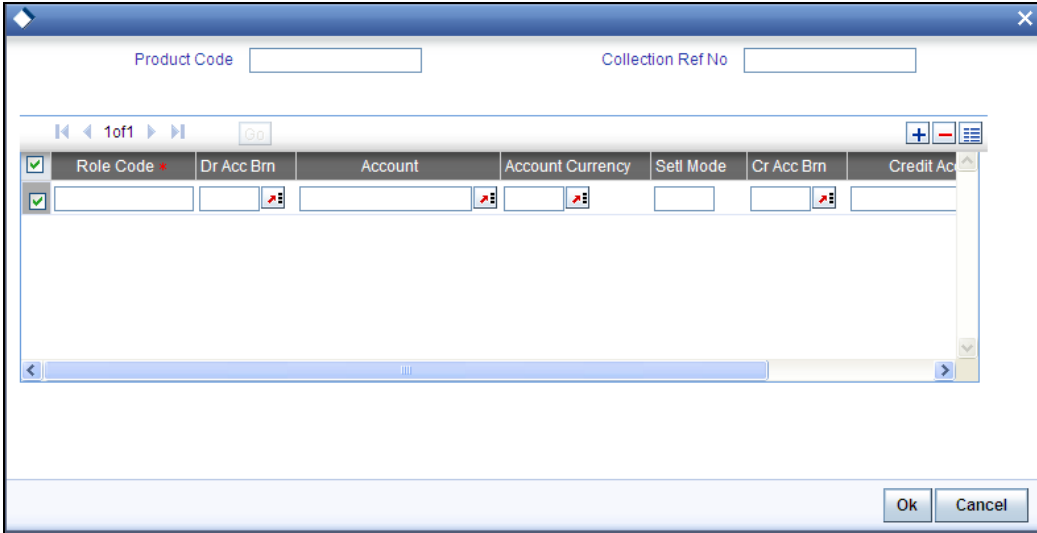
Collection Centre _____

Protest Reason _____

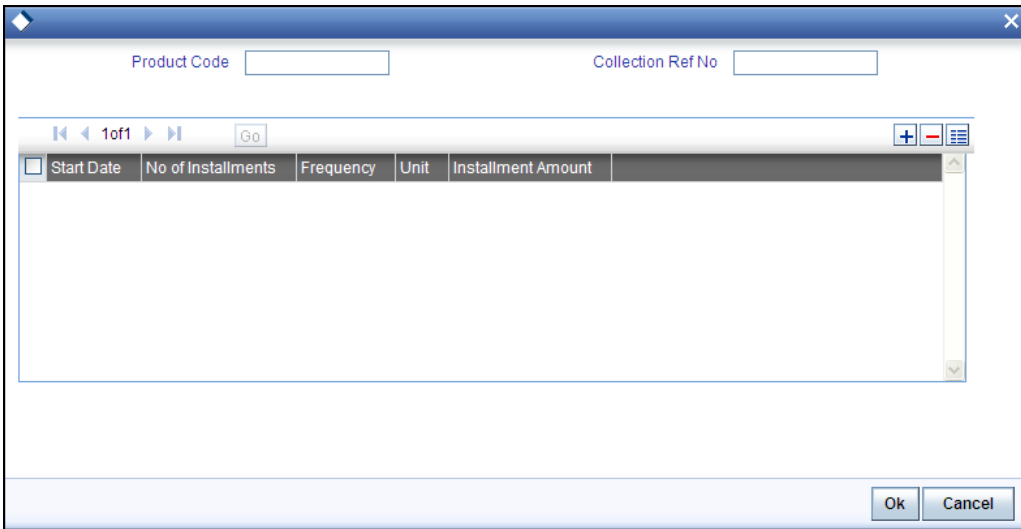
Notary Code _____

Ok Cancel

To capture or view the status details, click on the 'D' button.



To specify/view the installment details, click 'I' button.



5.2 Group Operations on CB Contracts

The 'Collection Bills Group Operations' screen allows you to perform the following Group Operations on CB contracts.

- Close Contracts
- Close and Rebook Contracts (Changing the Collection Type)
- Settlements account change

These are elaborated below.

5.2.1 Changing the Collection Type for CB Contracts

Oracle FLEXCUBE allows you to change the Collection Type for various contracts under a particular product code, from Simple to Collateral. You can input a new product code and select the different contracts are to be closed and rebooked.

As a part of the End of Day CB batch processing the original contracts are closed and new contracts are booked through the upload functionality. The system maintains a log for the contracts in case of failure during processing and continues with the next contract.

To change the collection type for a particular set of contracts, invoke the 'Collection Bills Group Operations' screen. You can invoke this screen by typing 'CBDGRPOP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Collection Bills - Group Operations' window. It features a top section with various input fields for contract parameters. Below this is a 'Contract Details' section with a table that is currently empty. At the bottom, there is a 'Fields' section with labels for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with a 'Cancel' button.

Operation Type

Select the operation that you would like to perform on the set of CB contracts that you would choose by querying the system from the drop down list. The list comprises of the following:

- Close
- Close and Rebook
- Settlement A/C Change

In order to change the collection type from simple to collateral select 'Close and Rebook' from the drop down list.

Group Operation Reference

This is a system generated reference number for the new group operation.

In order to change the collection type, select 'Close and Rebook' from the drop down list.

New Product

Select the Product Code of the new product you would like to define for the selected contracts from the option list.

InActive

Check this to rebook a new contract as inactive.

Liqd Type

Select the appropriate liquidation type that you wish to apply for the selected set of contracts from the drop down list.

5.2.1.1 Specifying the Query Options

This section allows you to specify certain values which will enable the system to choose those contracts whose collection type you would like to change. In other words you can query the system for the selected contracts. You can perform various combinations of query options and can query multiple times. Based on the query output, the contract list with details is displayed. Further, you can deselect the contracts from the list if necessary. Only the selected contracts are stored and considered for the "Close Re-book" operation.

Buyer

Select the beneficiary of the contract from the option list.

Seller

Select the counterparty of the contract from the option list.

Agreement Id

Select the Agreement Id of the contract which you would like to query from the option list.

Coll. Type

Select the Collection Type of the contract which you would like to query from the option list.

Book Date From

Enter the date from when the contract is booked.

Book Date To

Enter the date till when the contract is booked.

Maturity Date From

Enter the 'From' Maturity date of the contract that you are querying.

Maturity Date To

Enter the 'To' Maturity date of the contract that you are querying.

Contract Ref

Select the contract reference number of the contract that you are querying for from the option list.

Common Ref

Select the new contracts common reference number from the option list.

Product

Select the product code from the option list.

Currency

Select the currency that you would like to associate with the new contract from the option list.

5.2.1.2 Specifying the Default Settlement Details**Role Code**

Select the Role Code for the default settlement from the option list.

Ac Brn

Select the debtor and creditor account branch number from the respective option lists.

Account

Select the debtor and creditor account numbers from the respective option lists.

Ac Ccy

Select the debtor and creditor currency from the respective option lists.

5.2.1.3 Viewing the Contract Details

Click on 'Query' button in order to view the contracts that are to be closed and rebooked. Here you can select the contracts that you want to close and rebook.

5.2.2 Bulk Closure of Contracts

In Oracle FLEXCUBE, you can cancel/close the bills for collection if such an agreement exists between the buyer and the seller. The cancellation will be based on the criteria that you select. This type of bulk closure is also applicable to the bills that are routed through a 'Correspondent Bank' for collection.

You can execute the bulk cancellation operation from the 'Collection Bills Bulk Closure' screen available under 'CB Operations' in the Application Browser.

In the screen above, the 'Group Operation Reference' is automatically generated by the system on invoking the screen and identifies the operation that is performed on the group of contracts that satisfy a given criteria.

The available criteria may be used individually or in combination with one another. You may also query using all the available criteria. They are as follows:

- Buyer of the bill
- Seller of the bill
- Bills Reference Number
- External Reference Number
- Agreement Id
- Range of booking date of the bill
- Range of Maturity Date of the bill
- Currency of the bill

After you select the criteria and click on the 'Query' button, the system will fetch all the active contracts that satisfy the given criteria. The following details of the contracts will be displayed:

- Contract Reference Number
- User Reference Number
- Buyer
- Seller
- Bill amount and the currency of the bill
- Outstanding amount on the bill

From the list of contracts that are displayed, you can further select/deselect the contracts for closure. To individually select the contracts, check the box against the relevant contracts. To do a bulk selection, choose the 'Close' option.

The 'Save' operation will close the selected contracts.

You can perform the following operations on the closed contracts:

- Deletion, and
- Authorization

5.2.3 Bulk Modification of Contract Settlement Accounts

This functionality of Oracle FLEXCUBE allows you to change account numbers for a specified role in different contracts, by querying on the contracts in the system. In order to do so, invoke the 'Collection Bills Group Operations' screen by selecting **Group Operations Input** under **CB Operations** in the Application Browser.

The screenshot shows the 'Collection Bills - Group Operations' window. It has a title bar with a close button. The main area is divided into several sections:

- Top Section:** Contains fields for 'Operation Type *' (dropdown), 'New Product' (text), 'Role Code' (dropdown), and 'Group Operation Reference' (text). There are also several account number fields: 'Dr Ac Brn', 'Dr Acc', 'Dr Ac Ccy', 'Cr Ac Brn', 'Cr Acc', and 'Cr Ac Ccy', each with a search icon.
- Middle Section:** Contains 'Drawee', 'Drawer', 'Agreement ID', and 'Coll Type' (all with search icons). It also has date range fields: 'Book Date From', 'Book Date To', 'Maturity Date To', and 'Maturity Date From'. On the right, there are 'Contract Ref', 'Common Ref', 'Product', and 'Currency' (all with search icons).
- Bottom Section:** Contains 'Role Code' (with search icon) and another set of account number fields: 'Dr Ac Brn', 'Dr Acc', 'Dr Ac Ccy', 'Cr Ac Brn', 'Cr Acc', and 'Cr Ac Ccy' (all with search icons). A 'Query' button is located at the bottom right of this section.
- Contract Details Table:** A table with a search bar and navigation buttons. The table has columns: 'Contract Ref Number', 'Drawee', 'Drawer', 'Bill Amount', 'Bill Currency', 'Bill Due Amount', 'Selected', 'Status', and 'Common Ref No'. The table is currently empty.
- Fields Section:** A section at the bottom with a 'Cancel' button. It lists fields: 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status'.

To facilitate change of contract account numbers select the Operation Type as 'Settlement A/C Change'. Further, specify all the other information and click on 'Query' to view the contracts in the system in order to change the account numbers.

Viewing the Latest Default Account Details

In order to view the latest default account details/ event default settlement account details check the 'Show Latest Default Setl' option in the 'Collection Bills Contract Input' screen. On checking this, the system displays the latest default settlement accounts that are picked for the future events. If this option is left un-checked default settlement accounts for that event are displayed.



Oracle FLEXCUBE supports upload of bulk modification of account number. However during upload a list of contracts with new account numbers which require modification are to be sent.

5.2.4 Uploading Contract Details

Oracle FLEXCUBE has the capacity to interface with other systems used in your bank. The following information, captured in an external system, can be uploaded into Oracle FLEXCUBE:

- Agreement details between your bank and the seller
 - Create CB Agreement.
- Contract operations: These include the following:
 - Input of new active contracts
 - Input of new inactive contracts
 - Extension of contract
 - Payment of contracts
 - Protestation of contracts
 - Closure of contracts
 - Upload of closed and rebooked operations
 - Upload of settlement account group operations

You can upload the above details through the 'CB Upload' screen. You can invoke this screen by typing 'CBDCBUPL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a dialog box titled "Upload". It contains two input fields: "Source Code" and "Service Name". The "Service Name" field is a dropdown menu. At the bottom right, there are "Ok" and "Exit" buttons.

The code of the current/login branch is automatically displayed. You have to select the code of the external system from which the details are being uploaded. Specify the service name as 'Contract Upload'.

When you trigger the upload process, the system will perform the necessary validations. After successful validation, the details get uploaded into the system. On failure of the upload, an exception log will be written which will indicate the reason of failure.

Refer the Annexure provided with this User Manual for a list of suggested Accounting Roles, Amount Tags, Events and Advices.

5.2.4.1 **Override Handling for External Sources**

Any contracts uploaded from an external system into Oracle FLEXCUBE will have an external source code associated with it. During upload this source code gets populated as the function id and new error codes will be maintained, which will have the same characteristics but the type of error will be different.

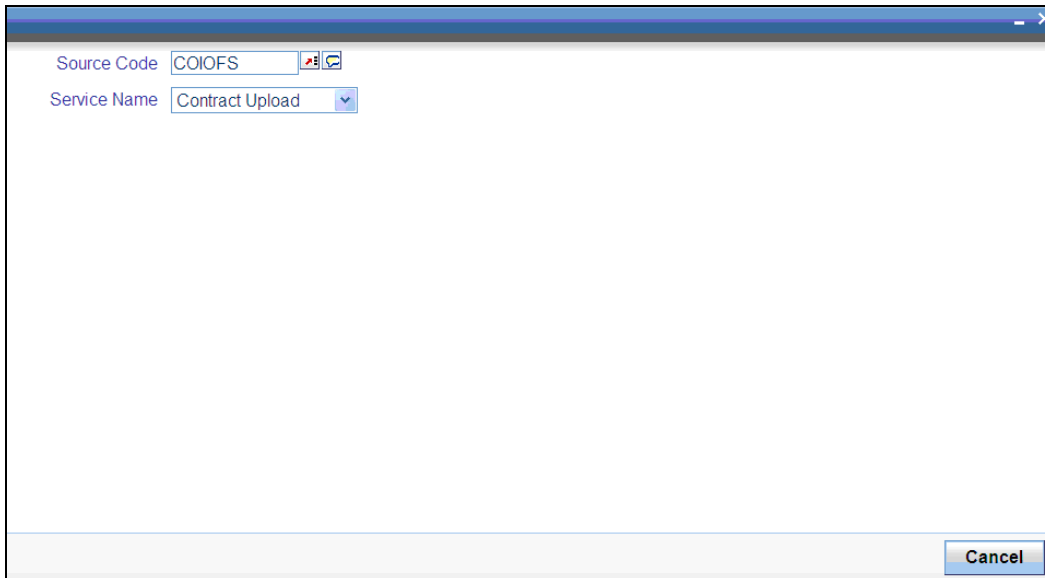
If an existing contract has been uploaded into Oracle FLEXCUBE from an external system then the error code retrieval program will check for the function id of this converted contract and then get the type of the actual error code. While uploading a CB Contract, Oracle FLEXCUBE will return the Error type and message based on the external system source code and the converted error code.

5.2.4.2 **Operations Upload**

The various events of Collection Bills that needs to be uploaded for a specific branch and source is captured. Operations upload process supports the following actions:

- Input of new CB operations
 - Contract level Payment
 - Installment level payments
 - Contract level closure
 - Installment level closure
 - Contract protest
 - Extension with or with-out request

You can upload the above details through the 'CB Upload' screen.



The screenshot shows a software window titled 'CB Upload'. It contains two input fields: 'Source Code' with the value 'COIOFS' and a dropdown menu for 'Service Name' with 'Contract Upload' selected. A 'Cancel' button is located at the bottom right of the window.

The code of the current/login branch is automatically displayed. You have to select the code of the external system from which the details are being uploaded. Specify the service name as 'Operations Upload'.

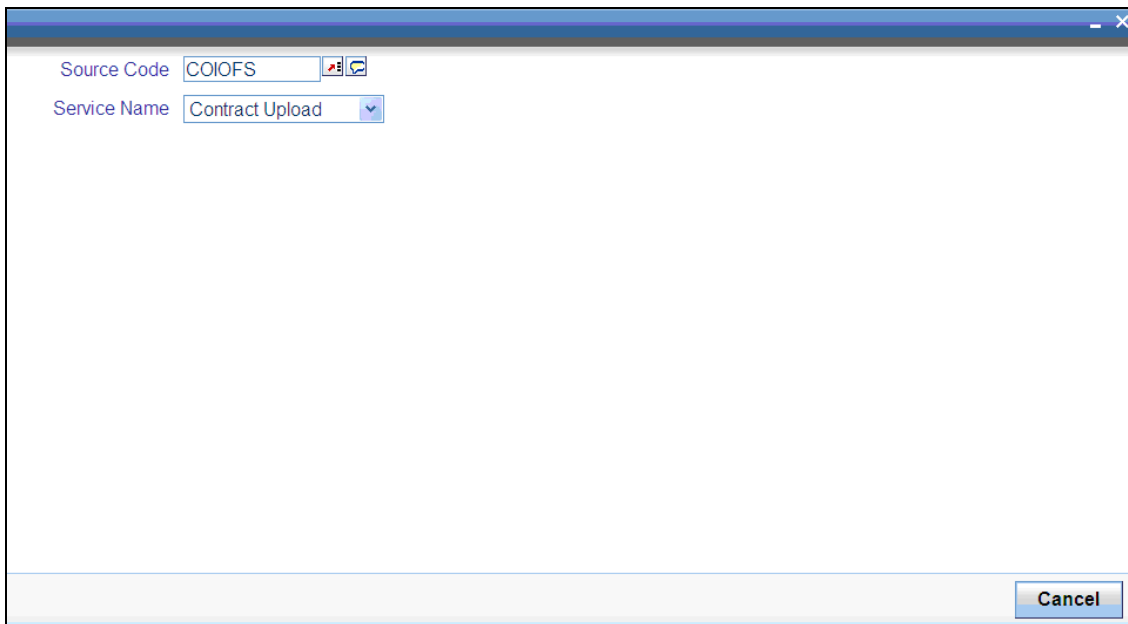
Once the user clicks on the process button, the system will take up all the operation records available in the upload table for the specified source code and proceed with the validation process. Based on the operation type, system will do corresponding validations. On successful validation system will upload the operations and on failure an exception log will be written which will indicate the reason.

5.2.4.3 **Bulk Payment Upload**

The various bulk payment of Collection Bills that needs to be uploaded for a specific branch and source is captured. The bulk payment upload process will support following actions.

- Input of new CB bulk payment
- Deletion of bulk payment
- Authorization of bulk payment

You can upload the above details through the 'CB Upload' screen.

A screenshot of a web application window titled 'CB Upload'. The window has a blue header bar with standard window controls (minimize, maximize, close). Below the header, there are two input fields: 'Source Code' with the value 'COIOFS' and a small icon to its right, and 'Service Name' with a dropdown menu showing 'Contract Upload'. At the bottom right of the window, there is a 'Cancel' button.

The code of the current/login branch is automatically displayed. You have to select the code of the external system from which the details are being uploaded. Specify the service name as 'Bulk Payment'.

Once the user clicks on the process button, the system will take up all the bulk payment records available in the upload table for the specified source code and proceed with the validation process. Based on the operation type system will do corresponding validations. On successful validation system will upload the operations and on failure an exception log will be written which will indicate the reason.

5.2.4.4 **Group Operations Upload**

The various group operations of Collection Bills that needs to be uploaded for a specific branch and source are captured. Group Operations upload process will support following actions:

- Input of new CB group operations
 - Settlement A/C Change
 - Closure

- Close and Re-book
- Deletion of group operations
- Authorization of group operations

You can upload the above details through the 'CB Upload' screen.

The code of the current/login branch is automatically displayed. You have to select the code of the external system from which the details are being uploaded. Specify the service name as 'Group Operation'.

Once the user clicks on the process button, the system will take up all the bulk payment records available in the upload table for the specified source code and proceed with the validation process. Based on the operation type system will do corresponding validations. On successful validation system will upload the operations and on failure an exception log will be written which will indicate the reason.

Any event for a contract will be identified by its transaction id.

The transactions will be posted into Oracle FLEXCUBE using different interfaces and all transactions come with a unique transaction Id. Every event triggered by external system also comes with a transaction id. For all Oracle FLEXCUBE initiated transactions, it is generated by the system. This transaction id will be used as a reference to identify the user triggered event as well as the accounting entries spawning from the event.

The transaction id will have the same format for events initiated by external source or from Oracle FLEXCUBE.

External system uses the same transaction id for identifying the transaction and subsequent requests for the event is sent with the same transaction id. This will be used for reconciliation at accounting level.

Whenever a user initiated event is triggered within Oracle FLEXCUBE, system will generate a unique transaction id which is 35 characters long in the following format:

Branch Code + External/Internal flag + Source + Julian Date + Sequence No

Example

000IXYZSOURC050120001

The adjustment in length will be done against the sequence number, by left padding the sequence number with 0.

Example

1) Source Code: Oracle FLEXCUBE -> So sequence is left padded to adjust 18 characters

Oracle 000IFLEXCUBE040230000000000000000001

2) Source Code: XSRC00 -> So sequence is left padded to adjust 20 characters

000IXSRC0004023000000000000000000001

For internal events, once transaction id is generated for an event the events which spawn from the user initiated event reuses the same transaction id once it is generated for the contract reference number.

For external events, the transaction id supplied by the interface is used for all the spawned events.

If an operation is internally triggered by Oracle FLEXCUBE, like EOD etc, then Oracle FLEXCUBE will generate the transaction id as per the format put earlier and then store the same in the transaction log table with appropriate details and also includes the same in the accounting entries that get generated.

5.2.4.5 Handling Multi-mode Settlements during Upload

Upload function also supports multiple modes of settlement for a contract.

Upload routine will capture the following multimode settlements information:

- Upload Settlements Information at contract level
- Upload Settlements Information at component level
- Upload exchange rate information at currency pair level –This will be applicable only for cross currency settlements.

If upload settlements information at contract level is not supplied, default settlements will be picked up and the contract will be processed based on that.

During upload if contract level settlements information is supplied, the default settlements information will be overwritten by the upload information at contract level. Based on the upload settlements information, component level settlements will also be processed. If both contract level settlements information and component level settlements information is supplied, system will overwrite the default information at both the levels after cross-validating the component and settlement level details.

If both the contract level settlement details and component level settlement details are supplied, system will validate the amounts based on role code/payment mode/sequence no/settlement currency combination. If there is a mismatch system will throw up an error.

If exchange rate information is available for the uploaded contract, system will apply the rates supplied. If this information is not supplied, by default STANDARD MID rate will be applied by Oracle FLEXCUBE.

The following validations will be done by Oracle FLEXCUBE while processing upload of multimode settlements:

- System will cross validate the settlement amount supplied at upload level against the default settlement amount, which will be in contract currency. This validation will be done based on the exchange rate (if supplied) or on STANDARD MID rate
- Oracle FLEXCUBE will validate if the role codes supplied are correct
- Oracle FLEXCUBE will validate the payment mode supplied
- Oracle FLEXCUBE will validate if the necessary information for different settlement modes is supplied or not

Example

For Cheque settlement, Cheque number and account number is mandatory

For debit card/credit card settlement, card number is mandatory.

If both the contract level settlement details and component level settlement details are supplied, Oracle FLEXCUBE will validate the amounts based on role code/payment mode/sequence no/settlement currency combination. If there is a mismatch between the two, Oracle FLEXCUBE will throw an error. The computation of amount will be done by default using STANDARD – MID RATE.

However, if you want to change exchange rate, exchange rate information needs to be supplied to Oracle FLEXCUBE for the corresponding source code/ source reference/ payment mode. Also, the exchange rate should be supplied for the reverse pair also.

Example

If USD- EUR rate is supplied, EUR – USD pair rate should also be supplied in the upload exchange rate table.

6. Automatic Processes

6.1 Introduction

For collection bills, we have seen the procedure for creating products and processing contracts. The maintenances required have also been discussed. While processing a bill, you were provided with automatic options. The events that are to take place automatically are triggered off during the Batch Process. The Batch process is an automatic program, which is run as a mandatory Beginning of Day (BOD) and End of Day (EOD) process.

The Batch processes that are initiated either at the beginning of day (BOD) or end of day (EOD) execute certain events on the days they fall due. To recall, while entering the details of a bill you were provided with the following automatic options:

- Automatic liquidation of bills
- Automatic closure of bills
- Automatic document status tracking
- Automatic payment notice generation
- Automatic generation of coupon book
- Collateral expiry
- Agreement statement generation
- Inactive contract purge
- Automatic request closure
- Closure and rebook

The Batch program processes the automatic events that fall due on the day and the automatic events that should be processed for a holiday (this however depends on the preferences stated in the product level).

During EOD operations all data in the transaction log table that has got delete status as D should be deleted.

6.1.1 Executing the Batch Process

You can execute the batch program through the 'Collection Bills Batch Process' screen. This screen can be accessed from the 'CB Operations' Menu in the Application Browser.

Branch *	Current Status	Run Till	Time Level
<input type="checkbox"/> 000	Start Transaction Input		<input type="checkbox"/>
<input checked="" type="checkbox"/> 001	Start Transaction Input		<input type="checkbox"/>
<input type="checkbox"/> 002	Start Transaction Input		<input type="checkbox"/>
<input type="checkbox"/> 003	Start Transaction Input		<input type="checkbox"/>
<input type="checkbox"/> 005	Start Transaction Input		<input type="checkbox"/>
<input type="checkbox"/> 006	Start Transaction Input		<input type="checkbox"/>
<input type="checkbox"/> 00J	Start Transaction Input		<input type="checkbox"/>
<input type="checkbox"/> 0AA	Start Transaction Input		<input type="checkbox"/>
<input type="checkbox"/> 0AB	Start Transaction Input		<input type="checkbox"/>
<input type="checkbox"/> 0AC	Start Transaction Input		<input type="checkbox"/>
<input type="checkbox"/> 0MM	Start Transaction Input		<input type="checkbox"/>
<input type="checkbox"/> 111	Start Transaction Input		<input type="checkbox"/>
<input type="checkbox"/> 121	Start Transaction Input		<input type="checkbox"/>
<input type="checkbox"/> 122	Start Transaction Input		<input type="checkbox"/>
<input type="checkbox"/> 123	Start Transaction Input		<input type="checkbox"/>
<input type="checkbox"/> 124	Start Transaction Input		<input type="checkbox"/>
<input type="checkbox"/> 126	Start Transaction Input		<input type="checkbox"/>
<input type="checkbox"/> 130	Start Transaction Input		<input type="checkbox"/>
<input type="checkbox"/> 222	Start Transaction Input		<input type="checkbox"/>
<input type="checkbox"/> 234	Start Transaction Input		<input type="checkbox"/>

The batch program will perform the following functions:

Automatic Liquidation

- For contracts that are marked for automatic liquidation (option 'Auto Liquidate' is selected for such contracts) and the buyer's settlement account is specified.
- The system will trigger the liquidation on the due date and if funds are not available in the buyer's account, it will try to liquidate till the expiry of grace days maintained.

Automatic Closure

- For contracts that are marked for automatic closure (option 'Auto Close' is selected for such contracts)
- For contracts with single schedules, closure will happen after the expiry of the grace period if protest instructions are not maintained
- For multiple scheduled contracts, closure will be triggered when the maximum number of allowed overdue installments, defined at the agreement level, is reached, provided protest instructions are not available
- If you have selected the 'Auto Closure after Protest' option for the collection type involved, the protested contracts will be closed
- For both Single and Multiple installments, Oracle FLEXCUBE will allow closure of partly paid bills

Collateral Expiry

For Collateral Bills (contracts with collection type 'Bill As Collateral'), whenever the contract/schedule becomes overdue, the collateral pool contribution will be reduced.

Coupon Book Generation

- For new contracts with advice preference marked as 'Coupon Book'. This preference is captured as part of the agreement between your bank and seller
- If a request exists for reprinting the coupon book
- If at the agreement level, you change the advice preference from 'Maturity Advice' to 'Coupon Book'

Payment Notice Generation

This will be generated 'n' days before the schedule due date. The notice days is maintained as a preference at the product level. Payment notice will be generated for contracts that have only bullet maturity date schedule or for which the advice preference indicated at the agreement level is 'Maturity Advice'.

Agreement Statement Generation

For all agreements in the frequency specified, a statement of events that occurred during the period will be generated. . If you have opted for the 'No Movement No Statement' option, a statement will be generated only if a movement of funds occurs.

Inactive Contract Purge

The contracts captured in the 'Inactive' stage, if not activated within the purge days maintained in the 'Purge Details Maintenance' screen, will be automatically deleted. Purge also includes purging from the transaction log table.

Auto Document Status Tracking

Based on the Document Status Rule attached to the 'EOD' event of the product, Oracle FLEXCUBE will try to find the resultant document status and document location for contracts marked with 'Auto Event Rule Exec'. The event 'ADST' will be triggered for such contracts. The factory shipped elements will be derived during the batch process. For example, 'Doc Status' and 'Doc Location' will be updated during transaction input or at EOD. A batch process, CB Batch, is run during transaction input and the document status movement will occur during this time. Subsequently, a queue is built for updating the document status. The documents not paid till teller closure, are subject to be dispatched to the respective branches. Payment of matured documents is accepted till Teller closure on a day after the Maturity date and on this day, unpaid documents are finally dispatched to the Notary for collection / protestation.

If the 'Auto Event Rule Exec' box is checked at the contract level, the batch process will execute the rule attached to this contract. In case Oracle FLEXCUBE encounters any error at the time of processing, you will receive an error message after you save the contract.

The EOD rule attached to the CB module will determine document status movement.

Automatic request closure

Extension requests get closed on the new maturity date of the request of contracts with external document locations.

Extension requests get closed on the current maturity date of the request of contracts with internal document locations.

Closure and rebook

Contracts which are required to be closed and re-booked under new product will be captured in group operations. This process will close those contracts and will create new CB contracts under the product specified.

Schedule Reference number

During upload, the schedule reference number is used as an external reference number for schedule level operations.

Payments Operations Upload

At the time of upload, incase the Interest paid amount is null, Oracle FLEXCUBE will compute and apply the entire penal interest. If the interest paid amount is specified during upload, the difference amount is automatically regarded as interest adjustment amount.

7. Annexure A – Accounting Entries and Advices

7.1 Suggested Accounting Entries and Advices

This Annexure lists the suggested accounting roles, events, amount tags and advices that can be set up for the Collection Bills module of Oracle FLEXCUBE. Sample accounting entries are also provided for your reference.

7.1.1 Accounting Roles

Accounting Role	Description
SELLERSETLAC	Seller Settlement Account
BUYERSETLACC	Collection Nostro Account
COLLCONT	Collection Contingent GL
COLLCONTOFF	Collection Contingent Offset GL
PROTCONT	Protest Contingent GL
PROTCONTOFF	Protest Contingent Offset GL
SUSPENSEAC	Loan Settlement Suspense account
NOTARYSETLAC	Notary Account
PAYMENTAC	Payment Account
CUTOFFSUSPENSE	Cutoff Suspense GL

7.1.2 List of Events

Event	Description
INIT	Initiation of a CB Contract
AMND	Amendment of CB Contract
EXTN	Extension of CB Contract
PROT	Protesting
NOTC	Payment Notice Generation
LIQD	Liquidation of a CB Contract
CLIQ	Deferred Charge Liquidation
CLOS	Cancellation of a CB Contract

Event	Description
ADST	Auto Document Status Changes
REVP	Reversal of Payment
REVR	Reversal of a CB Contract
TLIQ	Tanked Liquidation

7.1.3 List of Amount Tags

Amount Tag	Description
COLL_AMOUNT	Collection Amount
PROT_AMOUNT	Protest Amount
COLL_LIQ_AMT	Collection Liquidation Amount
PROT_LIQ_AMT	Protest Liquidation Amount
BILL_LIQ_AMT	Bill Liquidation Amount (Collection Liq Amount Loan - Liq Amount)
COLL_OS_AMT	Collection Outstanding Amount
PROT_OS_AMT	Protest Outstanding Amount
COLL_CLOS_AMT	Collection Closure Amount
PROT_CLOS_AMT	Protest Closure Amount

7.1.4 Sample Accounting Entries

7.1.4.1 Simple Collection Bills

INIT

Dr/Cr Indicator	Role	Amount Tag
D	COLLCONT	COLL_AMOUNT
C	COLLCONTOFF	COLL_AMOUNT
D	SELLERSETLAC	<INPUTCHG>_LIQD
C	<INPUTCHG>_INC	<INPUTCHG>_LIQD

EXTN

Dr/Cr Indicator	Role	Amount Tag
D	BUERYSETLACC	<EXTNCHG>_LIQD

C	<EXTNCHG>_INC	<EXTNCHG>_LIQD
---	---------------	----------------

PROT

Dr/Cr Indicator	Role	Amount Tag
D	SELLERSETLAC	<PROTESTCHG>_LIQD
C	NOTARYSETLAC	<PROTESTCHG>_LIQD

LIQD

Dr/Cr Indicator	Role	Amount Tag
D	COLLCONTOFF	COLL_LIQ_AMT
C	COLLCONT	COLL_LIQ_AMT
D	PAYMENTAC	COLL_LIQ_AMT
C	SELLERSETLAC	COLL_LIQ_AMT
D	PAYMENTAC	<PAYMENTCHG>_LIQD
C	SELLERSETLAC	<PAYMENTCHG>_LIQD
D	PAYMENTAC	<PENALINT>_LIQD
C	SELLERSETLAC	<PENALINT>_LIQD

CLOS

Dr/Cr Indicator	Role	Amount Tag
D	COLLCONTOFF	COLL_CLOS_AMT
C	COLLCONT	COLL_CLOS_AMT
D	SELLERSETLAC	<CLOSCHG>_LIQD
C	<CLOSCHG>_INC	<CLOSCHG >_LIQD

7.1.4.2 Discounted Collection Bills

INIT

Dr/Cr Indicator	Role	Amount Tag
D	SELLERSETLAC	<INPUTCHG>_LIQD
C	<INPUTCHG>_INC	<INPUTCHG>_LIQD

PROT

Dr/Cr Indicator	Role	Amount Tag
D	SELLERSETLAC	<PROTESTCHG>_LIQD
C	NOTARYSETLAC	<PROTESTCHG>_LIQD

LIQD

Dr/Cr Indicator	Role	Amount Tag
D	PAYMENTAC	COLL_LIQ_AMT
C	SUSPENSEAC	COLL_LIQ_AMT
D	PAYMENTAC	<PAYMENTCHG>_LIQD
C	SELLERSETLAC	<PAYMENTCHG>_LIQD
D	PAYMENTAC	<PENALINT>_LIQD
C	SELLERSETLAC	<PENALINT>_LIQD

CLOS

Dr/Cr Indicator	Role	Amount Tag
D	SELLERSETLAC	COLL_CLOS_AMT
C	SUSPENSEAC	COLL_CLOS_AMT
D	SELLERSETLAC	<CLOSCHG>_LIQD
C	<CLOSCHG>_INC	<CLOSCHG >_LIQD
D	BUERYSETLACC	<PENALINT>_LIQD
C	SELLERSETLAC	<PENALINT>_LIQD

* Loan Account will get created

** Loan Account will get re-paid

7.1.4.3 Collateral Collection Bills

INIT

Dr/Cr Indicator	Role	Amount Tag
D	COLLCONT	COLL_AMOUNT
C	COLLCONTOFF	COLL_AMOUNT
D	SELLERSETLAC	<INPUTCHG>_LIQD
C	<INPUTCHG>_INC	<INPUTCHG>_LIQD

EXTN

Dr/Cr Indicator	Role	Amount Tag
D	BUERYSETLACC	<EXTNCHG>_LIQD
C	<EXTNCHG>_INC	<EXTNCHG>_LIQD

PROT

Dr/Cr Indicator	Role	Amount Tag
D	COLLCONTOFF	COLL_OS_AMT
C	COLLCONT	COLL_OS_AMT
D	PROTCONT	COLL_OS_AMT
C	PROTCONTOFF	COLL_OS_AMT
D	SELLERSETLAC	<PROTESTCHG>_LIQD
C	NOTARYSETLAC	<PROTESTCHG>_LIQD

LIQD

Dr/Cr Indicator	Role	Amount Tag
D	COLLCONTOFF	COLL_LIQ_AMT
C	COLLCONT	COLL_LIQ_AMT
D	PROTCONTOFF	PROT_LIQ_AMT
C	PROTCONT	PROT_LIQ_AMT
D	PAYMENTAC	COLL_LIQ_AMT
C	SUSPENSEAC	COLL_LIQ_AMT
D	PAYMENTAC	PROT_LIQ_AMT

Dr/Cr Indicator	Role	Amount Tag
C	SELLERSETLAC	PROT_LIQ_AMT
D	SUSPENSEAC	BILL_LIQ_AMT
C	SELLERSETLAC	BILL_LIQ_AMT
D	PAYMENTAC	<PAYMENTCHG>_LIQD
C	SELLERSETLAC	<PAYMENTCHG>_LIQD
D	PAYMENTAC	<PENALINT>_LIQD

CLOS

Dr/Cr Indicator	Role	Amount Tag
D	COLLCONTOFF	COLL_CLOS_AMT
C	COLLCONT	COLL_CLOS_AMT
D	PROTCONTOFF	PROT_CLOS_AMT
C	PROTCONT	PROT_CLOS_AMT
D	SELLERSETLAC	<CLOSchg>_LIQD
C	<CLOSchg>_INC	<CLOSchg >_LIQD
D	BUERYSETLAC	<PENALINT>_LIQD
C	SELLERSETLAC	<PENALINT>_LIQD

7.1.4.4 Possible Advices for CB

Advices	Description
COL_REMIT_LTR	Collection Letter
COUPON_BOOK	Coupon Book
PAYMENT_NOTICE	Collection Notice
MATURITY_ADVICE	Schedule Payment Details
AGMNT_STMT	Agreement Statement

The following table events during which the advices are generated:

Advice	Description	Generation Level	Generated During
Inactive Booking advice COL_REMIT_LTR	For a new contract, basically can be attached for the event INIT.	Contract	Contract Save /Auth
Coupon Book COUPON_BOOK	Generated for new contracts or as per requested. Advice should contain all outstanding installment information.	Drawer – Drawee - Collection Ref No (Carta Guia)	End of Day Batch
Payment Notice PAYMENT_NOTICE	Generate n days before the maturity or installment due date.	Contract	End of Day Batch
Maturity Advice MATURITY_ADVICE	Can be generated for any o/s installment whenever the buyer comes for payment without coupon book.	Contract	Adhoc
Statement AGMNT_STMT	Generated periodically on a defined frequency at agreement level.	Agreement	End of Day Batch

Coupon Book Request

For generation of adhoc coupon book, you can place a request through the 'Event Request' screen. During End of Day, a coupon book will be generated for those contracts under that Covering Letter and Buyer Id combination

Adhoc Maturity Advice

You can request a maturity advice online from the system for any outstanding installment.

8. Screen Glossary

8.1 Function ID List

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
CBDAGMON	Collection Bills - Agreements
CBDBPYON	Collection Bills - Bulk Payment
CBDBRPRM	Collection Bills - Branch Parameters
CBDCBUPL	CB Upload
CBDCCMNT	Collection Bills - Collection Centers
CBDCLMNT	Collection Bills - Collection Types
CBDCLOON	CB Operations - Closure
CBDDL MNT	Collection Bills – Document Location
CBDDSMNT	Collection Bills - Document Status
CBDERMNT	Collection Bills - Event Rule
CBDEXTON	CB Operations - Extension
CBDEXTON	CB Operations - Extension
CBDGRPOP	Collection Bills Group Operations
CBDLOMNT	Collection Bills - Location Codes
CBDNRMNT	Collection Bills - Notary Code
CBDOPTN	Ad-Hoc Advice Generation
CBDPMTON	CB Operations - Payment
CB DPRMNT	Collection Bills Product Definition
CB DPROON	CB Operations - Protest
CB DPTMNT	Collection Bills- Protest Reason
CB DTRONL	Collection Bills - Contract Input

Function ID	Function Description
CBSAGMNT	CB Agreements Summary
CFDRUMNT	ICCF Rule Maintenance
'CSDRLELM'	Collection Bills- Rule Element Definition
STDADMNT	Non CIF Address
CBDBRPRM	Collection Bills - Branch Parameters



Collection Bills

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