

Charges and Fees
Oracle FLEXCUBE Universal Banking
Release 11.83.03.0.0
[April] [2014]
Oracle Part Number E80246-01



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1. About this Manual

1.1 Introduction

This manual is designed to help you get acquainted with the manner in which charges or fees are calculated in Oracle FLEXCUBE.

It takes you through the various steps involved in processing a Charge or Fee for a contract.

You can further obtain information specific to a particular field by placing the cursor on the relevant field and striking <F1> on the keyboard.

1.2 Audience

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

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

1.3 Organization

Chapter 1	<i>About this Manual</i> gives a brief introduction to the module. It also lists the various chapters in the User Manual.
Chapter 2	<i>Processing Charges</i> details the procedure to set up Charge or Fee details by defining Charge rules and Charge classes. It also explains the procedure for specifying charge details for a contract.

Important information is preceded with the  symbol.

Icons	Function
	Enter Query
	Execute Query

Refer the Procedures User Manual for further details about the icons.

1.5 **Related Documents**

For further information on procedures discussed in the manual, refer to the Oracle FLEXCUBE manuals on:

- Common Procedures
- Products

2. Processing Charges

2.1 Introduction

A charge or fee is a payment that you levy on your customer in exchange for advices or services rendered by your bank. Banks charge nominal fees for various services, such as courier charges, SWIFT charges. Bank charges generally constitute a major portion of revenue for the bank. These type of charges are associated with almost all the activities of the bank. For instance, when a bank accepts corporate deposits, it may also recover pre-closure charges or pre-payment penalty on the deposit.

Apart from charges, bank collects fees also. For example, if there are any legal proceedings for any reason, banks will debit the fees associated with this to the customer.

While setting up a product in Oracle FLEXCUBE, attributes for charge/fees collection also have to be set up.

In Oracle FLEXCUBE, you can define the different *types* of charges or fees that apply on a product as 'classes'. A charge class is a specific type of charge component (E.g. 'Charges for amending the terms of a contract').

A charge class is like a template, which can be associated with a product. You can modify certain parameters of the charge class while associating it with a product and also at the time of contract processing.

When defining a product, you merely have to attach the required classes. In this manner, a contract processed under a particular product acquires the classes (components) associated with the product.

However for Funds Transfer and Foreign Exchange modules, Oracle FLEXCUBE will not use charge classes for calculating charges. You need to link a charge rule while defining the charge component for the product. The linking of a charge rule to a product is discussed in the subsequent sections of this chapter.

To apply a charge or fee on a Funds Transfer, you should first define attributes for each of the components. You can define these attributes by specifying a Rule for the charge or fee. These charge rules should in turn be linked to a product through a class, so that the attributes of the charge rule will be applied on all contracts linked to the product. However, while capturing the details of a contract, you can modify some of the attributes defined for a rule. Further, for a contract, you can also indicate whether the application of a specific charge component should be waived.

You cannot modify the attributes of the rule during contract input. However, you can change the charge amount.

More than one charge or fee can be applied on a product. For example, you could link two charges to an outgoing transfer product, one with 0.05% of the transfer amount as the charge and another with a flat amount of say 200 local currency units. The first one could be your commission on the transfer and the second, for the SWIFT or cable charges incurred to affect the transfer. These will be processed as two different charge components. The income accounts can be different for these components. The two charge components will be reported in all reports and in the customer correspondence regarding the transfer.

2.1.1 Steps involved in processing charges

The following steps are involved in processing charges:

1. Defining branch restriction for ICCF rule
2. Maintaining ICCF rule availability - Branch Specific Rules
3. Defining charge rules and attributes - When you define a rule, you can also restrict the use of the rule for the different branches of the bank.
4. Defining charge class
5. Link a charge class to a product
6. Specify charge details for a contract

2.2 Creating Charge Rules

A charge rule is created as under:

- The rule is created at the head office branch, by giving it a unique identification and description, in the 'ICCF Rule Branch Availability Maintenance' screen. In this screen, the rule is made available for use in the required branches by maintaining an allowed/disallowed list of branches.
- At the required branch, in the 'ICCF Rule Details' screen, the attributes for the rule are defined. Maintaining the attributes in this screen is subject to whether maintenance of ICCF rules is allowed for the branch, and also whether the rule for which attributes are being defined, is allowed for the branch.

To recall, at the head office of your branch, you can create appropriate ICCF rules and make the rules available to the required branches.

In the 'ICCF Rule Availability Maintenance' screen, you can maintain ICCF rules, which you can make available to desired branches. You can do this by maintaining a list of branches for which the use of the rule is allowed, or disallowed. You can invoke this screen by typing 'CFDICCFR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'ICCF Rule Availability Maintenance' window. It contains the following elements:

- Form Fields:**
 - Rule Id*:** A text input field with an asterisk indicating it is required.
 - Description:** A larger text input field.
 - Branch Restrictions:** Radio buttons for 'Allow' (selected) and 'Disallow'.
- Branch specific rules:** A table with columns 'Branch Code' and 'Description'. It includes a header row, a data row with a search icon, and a scrollable area.
- Fields:** A footer section containing labels for 'Input By', 'Authorized By', 'Modification Number', 'Authorized', and 'Open', along with an 'Exit' button.

In this screen, you must specify the following information:

Rule ID and Description

You must specify a unique identification for the ICCF rule you are creating. If you are creating a charge rule, specify a unique identification for the charge rule. This is the identification that will be used as to identify for the rule, in all subsequent references to it. You must also specify a unique description for the rule.

Every charge rule is identified by a unique ten-character code, called a Rule ID. You can link a valid Charge Rule ID to the charge classes that you maintain in your bank. Charges or fees for all products with which you associate a charge class, will be calculated on the basis of the Rule ID that is associated with the class.

You must select the Rule ID to have all the bank branches listed in the Branch field list of options.



After the rule has been created, the attributes for the rule must be defined in the 'ICCF Rule Details' screen.

Branch Restrictions

You can maintain a list of allowed branches (that is, the rule will be available for use in the allowed list of branches) or disallowed branches (the rule will not be available for use in the branches in the disallowed list).

To recall, the attributes for the rule are defined, in the ICCF Rule Maintenance screen. Maintaining the attributes in this screen, for a branch, is subject to whether maintenance of ICCF rules is allowed for the branch, and also whether the rule for which attributes are being defined, is allowed for the branch.

For details about the Common Branch Restrictions, refer the Security Management System user manual.

Example

You have created the following Common Branch Restrictions:

Home Branch	Restriction Type	Allowed Branches
000	ICCFRULE	000, 001, 002, 005
001	ICCFRULE	001, 006

The administrator of branch 000 can create, modify and delete ICCF rules in the branches 000, 001, 002 and 005, but not for 006.

The administrator of Branch 001 can create, modify and delete ICCF rules in the branches 001 and 006 only.

2.2.1 Building Charge Rule

To recall, after a charge rule has been created in the 'ICCF Rule Availability Maintenance' screen, the attributes for the rule must be defined in the 'ICCF Rule Maintenance' screen.

A charge rule is built with the logic to calculate a specific type of charge component. You can maintain this logic in the '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 the adjoining arrow button.

If you are defining a charge rule, select 'New' from the Actions Menu in the Application toolbar or click new icon. The 'ICCF Rule Maintenance' screen is displayed without any details. If you are calling a charge rule that has already been defined, double-click a rule of your choice from the summary screen.

The option list in the Rule ID field is populated based on the following conditions:

- Only those Rule IDs that are available for users at the current branch according to the ICCF Rule Branch Availability maintenance are displayed
- The maintenance of ICCF rules must be allowed for users at the current branch, according to the restrictions maintained in the Common Branch Restrictions maintenance for the restriction type ICCFRULE.

If no Common Branch Restrictions have been maintained, and the restriction type ICCFRULE has not been maintained in the SMS Branch Restriction Type maintenance, the option list in the Rule ID field only displays those rules that are available for users in the current branch, according to the ICCF Rule Branch Availability maintenance.

2.2.1.1 Rule Application Conditions

By default, a charge rule that you define can be applied on transactions in

- All currencies
- All customers
- All customer groups
- All branches

However, to restrict the application of a rule to transactions involving a specific customer, customer group, currency, and / or branch, you can specify the same in the respective fields.

Thus, the most generally applied condition can be that a charge rule is applicable to contracts in any currency, involving any customer, customer group or branch. An interim condition is that a charge rule is applied on contracts in a specific currency but involving any customer, customer group or branch.

- A specific customer category, customer, currency, and all branches
- A specific customer category, customer and all currencies and branches
- A specific customer category, currency and all customers and branches
- A specific currency and all customer categories, customers and branches
- A specific customer category and all customers, currencies and branches
- All branches, customer categories, customers and currencies

 As mentioned earlier, the rules applicable for combinations involving all branches (the ALL option in the Branch Code field) can be maintained only from the head office branch.

Transaction Currency

If you wish to define the attributes for all currencies, you can select the ALL option in the Currency Code field to indicate this. If you are maintaining the attributes for the selected ICCF rule in specific currency other than the ALL, select the Transaction Currency on which the rule mapping maintenance is to be made applicable.

Customer Group

Select the customer group on which the rule mapping maintenance is to be made applicable.

 You can create a generalized charge rule mapping record by selecting the ALL option in the Customer Group field. This specification is defaulted to the Customer and Customer Account fields. You will not be allowed to change the specification.

Customer

Specify the customer identification number (CIF) of the customer for whom you are maintaining the rule mapping.

Branch Code

If you are maintaining the attributes for the selected ICCF rule from the head office branch, you can select the branch for which the attributes are being defined. If you wish to define the attributes for all branches, you can select the ALL option in the Branch Code field to indicate this.

If you are maintaining the attributes for the selected ICCF rule from a branch other than the head office, you can only select those branches that are found in the allowed list of branches for:

- the ICCF rule definition Restriction Type (ICCFRULE), in the Common Branch Restrictions maintenance for the current branch
- the selected rule being built, according to the ICCF Rule Availability maintenance

In other words, the option list in the Branch Code field would display only those branches that are allowed both for the rule and the current branch.

ICCF Rule Copy

Rule Id *

Transaction Currency *

Customer Group *

Customer *

Branch Code *

Ok Exit

In this screen, you must indicate the combination for your search. The options are:

- Rule Identification
- Transaction Currency
- Customer Group
- Customer
- Branch Code

A list of all rules defined for the combination you have specified is displayed. You can select the appropriate rule.

2.2.4 Defining charge rule application conditions

When you have built charge rules, you are ready to build Charge Classes. When creating a product, you can link it with a Charge Class you have built. Thus, the definition of charge rules should precede the definition of Charge Classes and Product Definition.

2.2.5 Defining a Charge Class

A class is a specific type of component that you can build with certain attributes. You can build a charge class, for instance, with the attributes of a specific type of charge, such as 'Charges for amending the terms of a transaction', or 'Charges for provision of services'. To recall, a charge rule is built to calculate a specific type of charge component.

Once such a rule is built, you can define attributes like what should be the basis amount on which the charge rule is applied, when the charge should be associated to the contract and when the charge should be calculated and collected.

When building a charge class, you define certain attributes such as:

- The module in which you would use the class
- The charge type (whether borne by the counterparty or by the bank)
- The association event
- The application event
- The liquidation event
- The default settlement currency
- The default charge rule
- The basis amount on which the charge is calculated

You can define the attributes of a charge class in the 'Charge Class Maintenance' screen, invoked from the Application Browser. You can invoke this screen by typing 'CFDCHGCL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The following are the features of the Charge Class Maintenance screen.

Class Code

Before defining the attributes of a charge class, you should assign the class a unique identifier, called the Class Code and briefly describe the class. A description would help you easily identify the class.

Module

A charge class is built for use in a specific module. As a charge component would be applied on different basis amounts, in different modules. In the Letters of Credit module, for instance, you would apply a flat processing charge or fee on all LCs. In the Securities module, you could levy a flat charge or fee on portfolios that you maintain on behalf of a customer. The basis on which the component is applied is different, in these two cases.



The Basis Amount Tags available would depend on the module for which you build the class.

Charge Type

Charges can be collected from the counterparty or from a third party. You can select one of the following values from the adjoining drop-down list:

- Counter Party – This indicates that the customer is captured as part of the contract.
- Third Party – This indicates that the charges are levied on another entity on behalf of customer (Eg: Custodian)
- Their Charges – This indicates that your bank is collecting other bank’s charges as in the case of LC and BC contracts.

Notary Details

Deferred Days

Specify the number of days after which notary charge will be collected from customer. Charge Frequency

Select the frequency based on which charge will be calculated from the adjoining drop-down list. You can select the charge frequency from the following:

- Daily
- Monthly
- Quarterly
- Half yearly
- Yearly

Charge Mode

Select the mode of collecting charge from the adjoining drop-down list. You can select the charge mode from the following:

- Adhoc
- Deferred
- Online
- Periodic

2.2.5.2 Events

A contract goes through different *stages* in its life cycle, such as:

- Initiation
- Amendment
- Rollover

Each of these stages is referred to as an 'Event' in Oracle FLEXCUBE.

At any of these events, you can choose to apply a charge or fee. When defining a charge class, you should specify:

- The association event
- The application event
- Liquidation event

The event at which you would like to *associate* a charge component to a contract is referred to as the Association Event. At this event, no accounting entry (for the charge component) is passed.

The event at which the charge component is actually *calculated* is referred to as the Application Event. At this event, no accounting entry (for the charge component) is passed. The charge or fee is liquidated at the Liquidation event that you specify.

If the event chosen for the liquidation of the charge component at the charge class and the event chosen for liquidating the same charge component at the 'Product Events and Accounting Entries' screen are different, the charge will not be liquidated and accounting entries will not be posted.

In FX, FT and SI modules, the concept of association, application and liquidation events is not applicable. The charge component is liquidated at the event chosen in the product. Hence, charge class for these three modules are defined under Old Charge Class (The Old Charge Class is found under product class. The charge classes for FX, FT and SI have to be defined under this.). The charge components are linked to three different events. This mapping gives you the option to change the charge amount before it is liquidated.

Basis Amount Tag

The basis on which interest, charge, fee, or tax is calculated is referred to as the Basis Amount. (A charge or fee can be on the basis of the contract amount, for instance.) The different basis amounts, available in a module, are associated with a unique 'tag'. When building a charge component, you have to specify the *tag* associated with the Basis Amount. When charge or fee is calculated for a contract, the basis amount corresponding to the tag will be picked up automatically.

Basis amount refers to:

- Principal amount or commitment
- Transaction amount in the case of a teller entry

- For the liquidation of charge components with a charge currency not equal to the contract currency during discounting, the charge amount is calculated in the contract currency based on the exchange rate between the settlement currency and the contract currency as on the discounting date. The charge amount in contract currency is used for accounting.
- If the charge currency is different from the contract currency and the contract currency is same as the settlement account currency, the exchange rate maintained for the settlement account through the 'Settlement Message Details – Account Details' screen is used to convert the charge amount into the contract currency amount.

When you associate a charge component with a product, you can choose to allow the amendment of the rule linked to it, under the following conditions:

Allow Rule Amendments

If you would like to allow the amendment of a rule for a charge component when linked to a contract, check this box.

Amend after Association

If you would like to allow the amendment after association of a rule for a charge component, check this box. Once checked the system will allow you to modify the rule after the association event is triggered for the linked contract.

Allow Amount Amendment

If you would like to allow amendment of the charge amount calculated by the system as per the charge rule, check this box.

Amend after Application

If you would like to allow the amendment of the charge amount after application of a rule for a charge component, check this box. Once checked the system will allow you to modify the charge amount after the application event is triggered for the linked contract.

Default Waiver

The charge component to which you link a charge rule acquires the properties defined for the rule. Charges for contracts (maintained under the product with which you associate the class you are building) will be calculated, by default, according to the rule linked to the component. However, when maintaining a product, you can choose to waive the rule altogether. If you want to indicate that the charge rule must be deemed as waived by default, select this option.

Example

Your bank would like to collect document processing charges from the customers for a transaction. To achieve this, at the product 'default waiver' has to be checked and at the contract the charge component will appear as waived. This can be altered at the contract level to suit the customer.

Capitalize

You can capitalize the payment of charges and fees. If the charge is not paid on a scheduled date, the outstanding charge amount will be added to the outstanding principal and this becomes the principal for the next schedule. If a partial payment has been made, the unpaid amount will be capitalized (the unpaid charge is added to the unpaid principal and this becomes the principal for the next schedule).

 If the 'Capitalize' option is not checked for the broker, deal, product and currency combination, then the option 'Consider as discount' cannot be checked for the securities module.

Consider as Discount

While defining a charge class for either the securities or the bills module, you can indicate whether the charge component is to be considered for discount accrual on a constant yield basis.

If you select this option the charge received against the component is used in the computation of the constant yield and subsequently amortized over the tenor of the associated contract.

Checking this option also indicates that the component is to be used for IRR calculation.

 IRR, the Internal Rate of Return is the annualized effective compounded return rate which can be earned on the invested capital, i.e. the yield on the investment.

Accrual Required

Checking this indicates that the charges have to be accrued. Subsequently, the charges are accrued using the upfront fee system.

 This option is disabled for BC contracts.

Collect LC Advising Charges in Bills

Check this box to indicate that the charge class used with an LC should be liquidated or transferred as a part of the bill availed against the LC. You can check this option only for LC module. If you check this box for other modules, then system will display an error message.

This check box indicates whether the charge component needs to be transferred onto the bill or should be collected from the customer during the liquidation event of the charge component as a part of the LC. During authorization of charge component the system automatically creates liquidation amount tags for the component for LC module.

If you select this option, then the system will allow for definition of accounting for the component as a part of Bill and/or as a part of the LC. This enables to define the accounting entries for this component and can be recovered the same as part of Bill. Accounting roles of the bills module are associated with such charges. These roles can be used to transfer the charges onto Bills.

Discount basis

While defining a charge class for the bills module, you can define the discount basis for the purpose of IRR computation. You can choose either of the following as discount basis:

- Inflow – If you choose Inflow, the charge will be considered as an inflow for IRR computation
- Outflow – If you choose Outflow, the charge will be treated as an outflow for IRR computation

You can define discount basis only if the 'Consider as Discount' option is enabled. If you have not opted for 'Consider as Discount', the Discount Basis field will be disabled. If the 'Consider as Discount' option is enabled Discount basis has to be defined. On enabling the 'Consider as Discount', the default value of Discount Basis will be 'Inflow' and you will have to change it to 'Outflow' if required.

2.2.6 Defining Charge Components for a Product

You can specify the charge components applicable to a product. Click 'Charges' button in a 'Product Definition' screen to invoke the 'Charge Details' screen.

The screenshot shows the 'Charge Details' dialog box with the following sections:

- Component Details:** Product Code, Product Description, Component * (dropdown), Description, Charge Type (dropdown), Third Party Type, Net Consideration checkbox, Advice Charge checkbox, Debit/Credit (dropdown), Add/Subtract (dropdown), SWIFT Qualifier, Stop Association checkbox, Propagation Required checkbox, Default From Class button.
- Event Details:** Event For Association, Description, Event For Application, Description, Event For Liquidation, Description, Basis Amount Tag, Description.
- Rule Details:** Settlement Currency, Rule, Description, Default Waiver checkbox, Capitalize checkbox, Collect LC Advising Charges in Bills checkbox.
- Other Details:** Allow Rule Amendment checkbox, Amend After Association checkbox, Allow Amount Amendment checkbox, Accrual Required checkbox, Amend After Application checkbox, Consider as Discount checkbox, Discount Basis (dropdown).

Buttons for 'Ok' and 'Exit' are located at the bottom right.

You should necessarily use a charge class to indicate the charge components applicable to a product. (A charge class is a specific type of component that you can build with certain attributes.)

2.2.7 Indicating whether Advice Processing Charges need to be collected

For each advice that is linked to the product you can specify whether charges incurred for sending the relevant advices to the customer through the various media should be charged to the customer account or whether they should be waived.

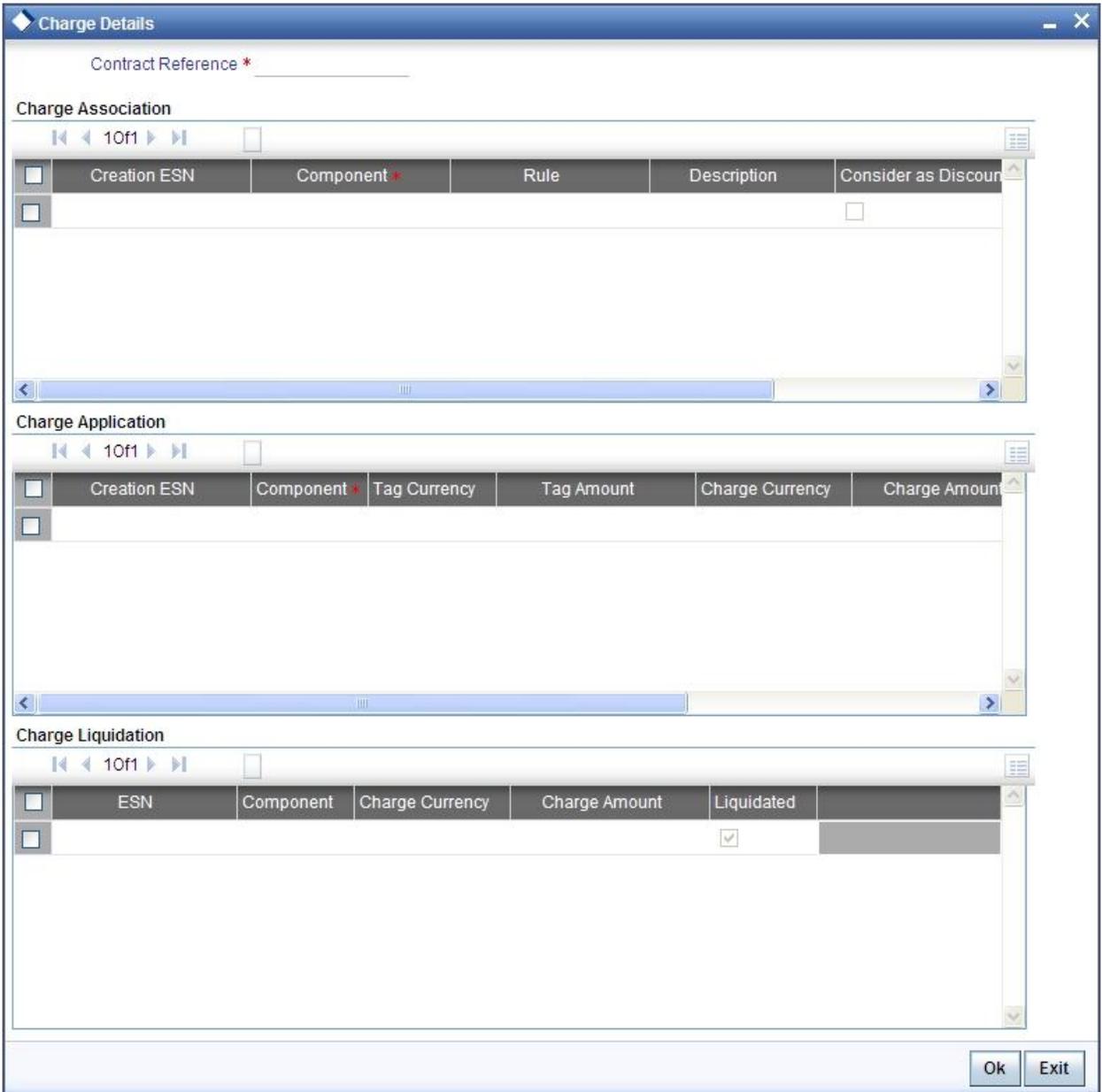
Your specification will be defaulted to all the contracts involving this product. However, you will be allowed to change this specification while processing individual contracts.



This specification applies only to LC, Bills, and FT products.

When the details of a contract are captured, the charge components defined for the product will automatically apply on it. However, while processing a contract, you can change certain attributes of the charge component.

 In case Charge Currency and Settlement currency are different, exchange rate is handled as per rate code specified in 'Account Details' tab in settlement button.



The screenshot shows the 'Charge Details' window with a 'Contract Reference *' field at the top. It contains three sections, each with a table and a scrollbar:

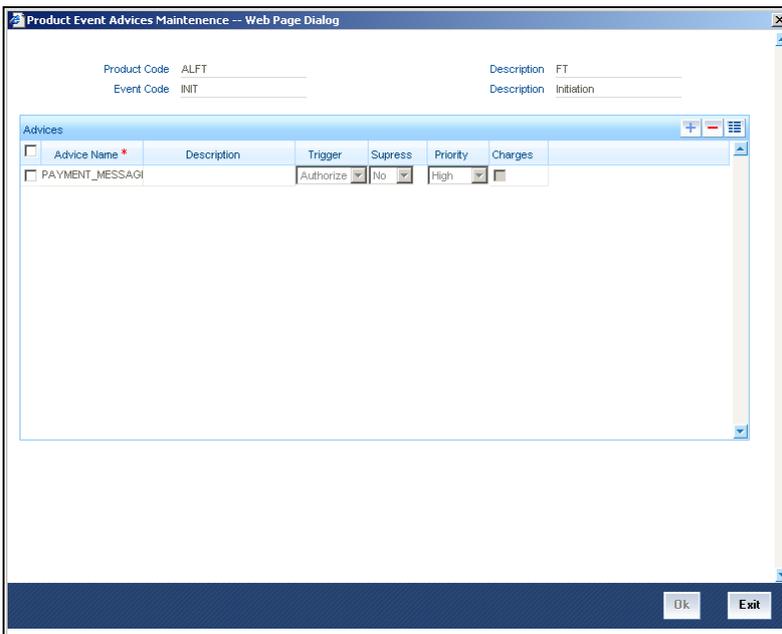
- Charge Association:** A table with columns: Creation ESN, Component, Rule, Description, and Consider as Discounted. The 'Consider as Discounted' column has a checkbox.
- Charge Application:** A table with columns: Creation ESN, Component, Tag Currency, Tag Amount, Charge Currency, and Charge Amount. The 'Component' column has a red asterisk.
- Charge Liquidation:** A table with columns: ESN, Component, Charge Currency, Charge Amount, and Liquidated. The 'Liquidated' column has a checked checkbox.

At the bottom right of the window are 'Ok' and 'Exit' buttons.

Reference Number

The contract reference number of the contract you are processing will be displayed on this screen.

- Change the Priority of the advice
- Indicate that charges need to be collected from the receiving party



Specify the following details in this screen.

Product Code

This indicates the Product code to which you have linked the contract.

Event Code

This indicates the Event code and is defaulted from the product to which the contract is linked.

Advices

The Advices attached to the product to which you have linked the contract displays in tabular columns.

If you indicate that the customer is the receiver of charges, the system automatically locates the relevant Receiver, Media and Country combination from the available Charge Maintenance Details records and deducts the charge amount associated with the particular combination.

The Charge amount is deducted from the customer account in the specified currency.

STOP If you have not maintained a Charge Maintenance Details record for the particular customer, the system uses the wildcard entry type record to deduct the charge amount.

2.2.12 Levying charges on the recipient of a message

On the messages that are generated from Oracle FLEXCUBE, you can levy charges. You can define these charges for a Receiver, Media and Country combination. You can define these charges in the 'Message Charges Maintenance' screen, which is invoked from the Application Browser. You can invoke this screen by typing 'MSDCHGMN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Charges Maintenance

Receiver*

Media#*

Country*

Currency*

Amount*

Fields

Input By Date Time Authorized By Date Time Modification Number Authorized Open Exit

Specify the following details.

Charges Maintenance

Enter the following details in the Message Charges Maintenance screen.

- Receiver
- Media
- Currency
- Country
- Amount

Defining charges for a specific recipient

The message generation charges that you define in this screen are for a Recipient (customer or bank) + Media (SWIFT, Telex, Mail, and Fax) + Country combination. You can select the appropriate Receiver/Media/Country codes from the option lists available.

For a given combination, you can define a charge amount and specify the currency in which the charge should be levied. The account of the recipient will be automatically debited for the charge amount during the event at which the message is generated.

Defining charges for all recipients

You can define a charge that can be levied on all customers that are recipients of messages generated from your bank. To make the charge applicable to all recipients, choose the 'ALL' option in the Receiver field.

Example

You have defined a Message generation charge of GBP 10 to be levied on Silas Reed whenever a SWIFT message is generated to Great Britain.

Whenever a SWIFT message is generated to Silas Reed in Great Britain, his account will be debited for GBP 10.

Under the same conditions, if you indicate ALL at the Receiver field, an amount of GBP 10 will be charged to any customer/bank in Great Britain that is a recipient of a SWIFT message generated from Oracle FLEXCUBE.

If you have defined a charge to be applied to all customers, and also defined a similar charge for a specific customer, the customer charge takes precedence.

Identifying the Receiver, Media and Country combination

In this screen, you need to identify the Receiver, Media and Country combination for which a particular charge amount is to be debited.

The receiver of charges is the customer of your bank for whom you are maintaining charge maintenance details. Since advices can be sent to customers through various media, you can choose to maintain separate charge amounts depending on the type of media being used.

In addition, you have to indicate the country of the customer for whom you are specifying charge maintenance details.

Each time you process a transaction in Oracle FLEXCUBE for the respective Receiver, Media, and Country combination, the system automatically deducts the charge amount associated with the particular combination. The charge amount is deducted from the customer account and the relevant accounting entries will be posted based on the accounting entry set-up defined for the product involved in the contract.

Specifying the Currency and Amount

In addition to specifying the Receiver + Media + Country combination, you have to indicate the currency in which the charge amount is to be collected. Subsequently, you can specify the amount for which the customer account is to be debited.

Maintaining Wildcard records

You have the option of using the wildcard 'All' in all or some of the fields to indicate that the charge maintenance details are applicable for all customers, irrespective of the media type, the resident country to which they belong, and the currency in which the amount is to be deducted.

Let us assume that you have maintained the following specifications in a Charge Maintenance record:

- Receiver – All
- Media – SWIFT
- Country – All
- Currency Code – All
- Amount – 35.00

The system will by default use this record to deduct charges incurred for sending advices through SWIFT for all the customers of your bank irrespective of their resident country. Moreover, an amount of 35.00 will be deducted as advice processing charges in the currency of the customer account.

3. Screen Glossary

3.1 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
CFDCHGCL	Charge Class Maintenance
CFDICCFR	ICCF Rule Availability Maintenance
CFDRUMNT	ICCF Rule Maintenance
MSDCHGMN	Message Charges Maintenance

