Oracle® Banking Cash Management
Cashflow Forecasting User Guide

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Purpose

This guide is designed to help acquaint you with the Cashflow Forecasting functionality in Oracle® Banking Cash Management module. It provides an overview of the system and guides you through the various steps involved in setting up and providing the cash management services for the customers of your bank.

Audience

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

Table 1   Audience

Role	Function
Back office executive	Input functions for transactions
Back office managers/officers	Authorization of functions
Product Managers	Product definition and authorization

Documentation Accessibility

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

Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Related Resources

The related documents are as follows:

- *Oracle Banking Common Core User Guide*
- *Oracle Banking Security Management System User Guide*
- *Oracle Banking Getting Started User Guide*
- *Collections User Guide*
- *Netting User Guide*
- *Receivables and Payables User Guide*

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Screenshot Disclaimer

Personal information used in the interface or documents are dummy and does not exist in the real world. It is only for reference purposes.

Acronyms and Abbreviations

The list of acronyms and abbreviations that are used in this guide are as follows:

Table 2   Acronyms and Abbreviations

Abbreviation	Description
API	Application Programming Interface
FX	Foreign Exchange

Basic Actions

The basic actions performed in the screens are as follows:

Table 3   Basic Actions

Actions	Description
New	Click **New** to add a new record. The system displays a new record to specify the required data. The fields marked as **Required** are mandatory. • This button is displayed only for the records that are already created.
Save	Click **Save** to save the details entered or selected in the screen.
Unlock	Click **Unlock** to update the details of an existing record. The system displays an existing record in editable mode. • This button is displayed only for the records that are already created.
Authorize	Click **Authorize** to authorize the record created. A maker of the screen is not allowed to authorize the same. Only a checker can authorize a record. • This button is displayed only for the already created records. For more information on the process, refer Authorization Process.
Approve	Click **Approve** to approve the initiated record. • This button is displayed once you click **Authorize**.
Reject	Click **Reject** to reject the initiated record. • This button is displayed once you click **Authorize**.
Audit	Click **Audit** to view the maker details, checker details of the particular record. • This button is displayed only for the records that are already created.
Close	Click **Close** to close a record. This action is available only when a record is created.
Confirm	Click **Confirm** to confirm the action performed.
Cancel	Click **Cancel** to cancel the action performed.

Table 3   (Cont.) Basic Actions

Actions	Description
Compare	Click **Compare** to view the comparison through the field values of old record and the current record. • This button is displayed in the widget once you click **Authorize**.
View	Click **View** to view the details in a particular modification stage. • This button is displayed in the widget once you click **Authorize**.
View Difference only	Click **View Difference only** to view a comparison through the field element values of old record and the current record, which has undergone changes. • This button is displayed once you click **Compare**.
Expand All	Click **Expand All** to expand and view all the details in the sections. • This button is displayed once you click **Compare**.
Collapse All	Click **Collapse All** to hide the details in the sections. • This button is displayed once you click **Compare**.
Menu Item Search	Specify the menu name to search and select the required screens from the list. • This option is used to search and navigate the required screens.
OK	Click **OK** to confirm the details in the screen.

Symbols and Icons

The list of symbols and icons available on the screens are as follows:

Table 4   Symbols and Icons - Common

Symbol/Icon	Function
⌐⌐⌐⌐	Minimize
⌐ ⌐	Maximize
✕	Close
🔍	Perform Search
▼	Open a list
↔	Date Range
+	Add a new record
K	Navigate to the first record

Table 4   (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Delete
	Add/Remove Columns
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar
	Alerts

Table 5   Symbols and Icons - Widget

Symbol/Icon	Function
	Open status
	Unauthorized status
	Rejected status

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Table 5   (Cont.) Symbols and Icons - Widget

Symbol/Icon	Function
	Closed status
	Authorized status
	Modification Number

1
Overview of Cashflow Forecasting

This topic describes the information on the overview, benefits and functionalities of Cashflow Forecasting module.

Overview

The Cashflow Forecasting module of the Oracle® Banking Cash Management renders anticipated cash flow data on front end channel that enables corporate users to view cash flow forecasting information. This helps corporate treasurer in forecasting the future cash flows for multiple time periods. The forecasts are based on expected cash inflows and outflows that can be fed from different sources. The cash flows can be automatically reconciled through Oracle's comprehensive reconciliation engine that matches expected cash flows with incoming or outgoing payment information based on pre-configured rules. The tool can do a simple mathematical forecast and a predictive forecast based on a machine learning model which analyzes the past cash flow patterns, payer behaviors and factors in the uncertainties and variances to make the forecast more accurate.

Benefits

* **Unified Balance*** - Corporates can view their aggregated cash balances across banks, entities, locations, currencies and accounts(Front end integration with data storing system)

* **Accurate Forecasting** – Enable treasurers to forecast cash positions including expected inflows, outflows and netflows. This helps them to anticipate potential cash shortages or surpluses thus allowing them to take proactive measures to avoid shortfall or optimize investments.

* **Predictive Forecasting** - By analyzing historical cash flow patterns, payer behaviors, and market uncertainties, the tool provides more precise and reliable forecasts, helping businesses make informed financial decisions with confidence

* **Automated Reconciliation** – Leading to efficiency gains and cost reduction: Automated Reconciliation of expected cash flows with actual payments help businesses track overdue payments and receivables, ensuring timely payments to suppliers and receivables from customers.

Functionality

* Cashflow Forecasting

* Cashflow Code Maintenance

* Cashflow Inquiry

2

Maintenance for Cashflow Forecasting

This topic describes the maintenance of reference data to be set to use the Cashflow Forecasting functionality.

To enable the Cash Management related functionality, there is certain amount of reference data that needs to be set up on day zero.

The user may also need to identify administrators among the officers of your bank to whom you could assign the administration of cash management system.

Maintaining Core Reference Data

Your bank needs to set up certain core reference data in balance storing system like country/location, banks, account currency etc

This topic contains the following subtopics:

*   Cashflow Code Maintenance
    This topic describes the information to create/maintain codes along with description in the hierarchy.

2.1 Cashflow Code Maintenance

This topic describes the information to create/maintain codes along with description in the hierarchy.

Cashflow forecasting projects the inflows and outflows for a corporate over a period. This data is received from various other systems via API's. For Oracle Banking Cash Management to accept the records, the standard codes need to be maintained by which the system can identify and store such cashflow transactions.

This topic contains the following subtopics:

*   Create Cashflow Code Maintenance
    This topic describes the systematic instruction to create cashflow codes or add sub-codes in a hierarchal format.
*   View Cashflow Code Maintenance
    This topic describes the systematic instruction to view, modify, delete, or authorize cashflow codes that have been created.

2.1.1 Create Cashflow Code Maintenance

This topic describes the systematic instruction to create cashflow codes or add sub-codes in a hierarchal format.
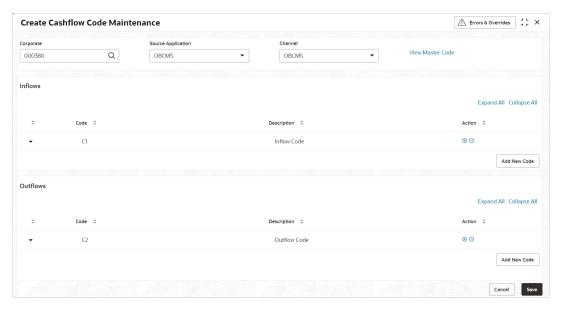
The codes and sub codes can be created up to four levels of hierarchy. Codes can be maintained for 'Inflows' and/or 'Outflows'. The codes cannot be deleted once authorized; however, the description can be modified.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** screen, click **Cash Management**. Under **Cash Management**, click **Cash Flow Forecasting**.

2. Under **Cash Flow Forecasting**, click **Maintenance**. Under **Maintenance**, click **Cashflow Code Maintenance**.

3. Under **Cashflow Code Maintenance**, click **Create Cashflow Code Maintenance**.

   The **Create Cashflow Code Maintenance** screen displays.

Figure 2-1   Create Cashflow Code Maintenance

4. Specify the fields on **Create Cashflow Code Maintenance** screen.

> **✎ Note:**
>
>   The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-1   Create Cashflow Code Maintenance - Field Description

Field	Description
Corporate	Click the **Search** icon to select a specific customer for whom the code needs to be created. Leaving this field blank creates a master code which will be applicable to all customers for a selected source application. > **✎ Note:** > This field cannot be modified once authorized.

Table 2-1   (Cont.) Create Cashflow Code Maintenance - Field Description

Field	Description
Source Application	Select the source application from where code will flow to Oracle® Banking Cash Management.
Channel	Select the channel from where code will flow to Oracle® Banking Cash Management.
View Master Code	Click this link to view the existing master codes for selected combination of source application and channel. A pop-up screen opens from where you can view the inflows and outflows.

5. Perform the following steps in the **Inflows** and **Outflows** section as per your requirement:

   - Click **Add New Code** to add a new row for a code to be added.

   - Click **Add** icon to add a new sub-level record.

   - Click **Delete** icon to remove a record including its child records. Only unauthorized records can be deleted. In case, there is a hierarchy of codes, delete all the subcodes to delete the main code.

   - Click **Expand All** to view the child-level records of all the codes.

   - Click **Collapse All** to hide the child-level records of all the codes.

6. Click **Save** to save the record and send it for authorization.

2.1.2 View Cashflow Code Maintenance

This topic describes the systematic instruction to view, modify, delete, or authorize cashflow codes that have been created.

A tile is present for each record that has been created. The bottom portion of each record-tile displays the following:

- The status, whether Authorized, Unauthorized, or Rejected

- Open or Closed

- The number of times the record has been submitted by the Maker added.
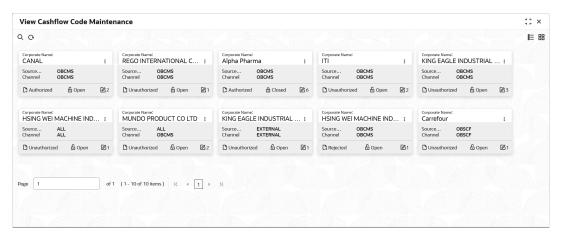
Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** screen, click **Cash Management**. Under **Cash Management**, click **Cash Flow Forecasting**.

2. Under **Cash Flow Forecasting**, click **Maintenance**. Under **Maintenance**, click **Cashflow Code Maintenance**.

3. Under **Cashflow Code Maintenance**, click **View Cashflow Code Maintenance**.

   The **View Cashflow Code Maintenance** screen displays.

Figure 2-2   View Cashflow Code Maintenance

4. Filter the records in the **View** screen:

    a. Click **Search** icon to view the filters. The user can filter the records by Corporate Name, Corporate ID, Source Application, Channel, Code, Description, Authorization Status, and Record Status.

    b. Click **Search**.

    c. Click **Reset** to reset the filter criteria.

5. Click **Refresh** icon to refresh the records.

6. Click **Options** icon and then select any of the following options:

    a. **Unlock** – To modify the record details. Refer to the **Create** screen for the field level details.

    b. **Authorize** – To authorize or reject the record. Authorizing/Rejecting requires necessary access rights.

        •   Optional: Click **View** to view the record details.

        •   Select the record and click **Approve** to approve the record.

        •   Select the record and click **Reject** to reject the record. Specify the relevant comments in the pop-up window that appears, and click **Confirm**.

    c. **Delete**/**Close** – To remove the record.

        •   Optional: In the confirmation pop-up window, click **View** to view the record details.

        •   Click **Proceed** to delete the record.

    d. **Copy** – To copy the record parameters for creating a new record.

    e. **View** – To view the record details.

    f. **Reopen** – To reopen the closed record.

3

File Management

This topic describes the information on the File Management functionality provided in Cashflow Forecasting module.

The **File Management** functionality enables you to upload files in a pre-defined format. These files are auto-processed by the system based on their type and set rules. The process is mainly divided into two screens:

*   Upload Files
    This topic describes the systematic instruction to upload a file for auto-processing the cashflow code/transaction data into system.

*   View File Upload Status
    This topic describes the systematic instruction to manage the status of the uploaded files.

3.1 Upload Files

This topic describes the systematic instruction to upload a file for auto-processing the cashflow code/transaction data into system.

The **Upload Files** screen enables the user to upload files for auto-processing the cashflow code/transaction data into system. The uploaded files are not processed until it is approved. The file can contain data records of cashflow codes and cashflow transactions etc. The file format accepted by the system includes ".csv" files.

Table 3-1   Supported Files and Fields

File	Fields
Cashflow Code file	• CASHFLOW_TYPE • SOURCE_APPLICATION • CODE • CHANNEL • DESCRIPTION • CORPORATE_ID • PARENT_ID

Table 3-1   (Cont.) Supported Files and Fields

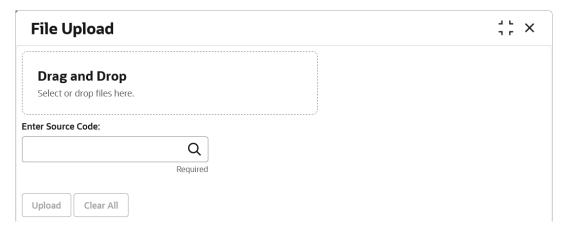| File	Fields
Cashflow Transaction file	• EXTERNAL_REFERENCE_NO • CASHFLOW_INDICATOR • CORPORATE_ID • CODE • DESCRIPTION • BANK_ACCOUNT_NUMBER • VIRTUAL_ACCOUNT_NUMBER • AMOUNT • ACTUAL_AMOUNT • CCY • EXPECTED_DATE • REVISED_EXPECTED_DATE • ACTUAL_DATE • CHANNEL • APPLICATION_NAME • PARTY_NAME • PARTY_ID • STATUS • NARRATION • T_UDF_TXT_1 • T_UDF_TXT_2 • T_UDF_TXT_3 • T_UDF_TXT_4 • T_UDF_TXT_5 • T_UDF_TXT_6 • T_UDF_TXT_7 • T_UDF_TXT_8 • T_UDF_TXT_9 • T_UDF_TXT_10 • CUSTOMER_REF_NO • EXCLUDE_RECON • CORPORATE_REF_NO • SOURCE • DUMMY_BIC_CODE • DUMMY_ACC_NO.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** screen, click **File Management**. Under **File Management**, click **File Upload**.

   The **File Upload** screen displays.

Figure 3-1   File Upload

2. Drag and drop the file to be uploaded in the highlighted box. or, Click inside the highlighted box to select the file to be uploaded.

3. In the **Enter Source Code** field, specify the source code of the application to associate the file records to.

4. Click **Upload** to upload the records from the file. Once the file is uploaded, it cannot be deleted.

   A message appears stating that the file has been uploaded successfully.

3.2 View File Upload Status
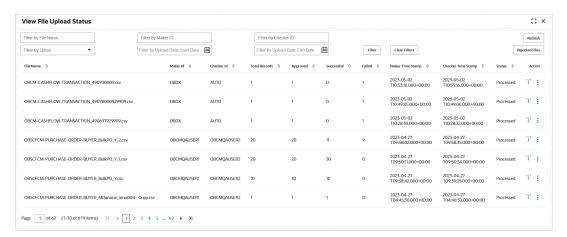
This topic describes the systematic instruction to manage the status of the uploaded files.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** screen, click **File Management**. Under **File Management**, click **View File Upload Status**.

   The **View File Upload Status** screen displays.

Figure 3-2   View File Upload Status

2. Specify any of the following criteria to filter the listed file jobs:
   • In the **Filter by File Name** field, specify the partial or complete name of the file.

- In the **Filter by Maker ID** field, specify the partial or complete Maker ID used to create the file record(s).
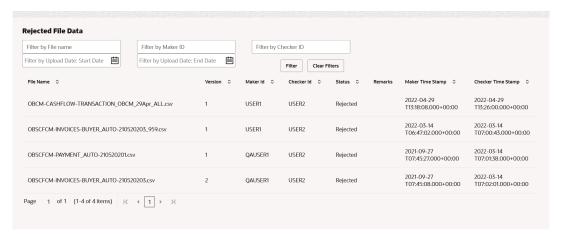
- In the **Filter by Checker ID** field, specify the partial or complete Checker ID used to authorize the file.

- From the **Filter by Status** list, select the required status of the file(s) to be filtered.

- In the **Filter by Upload Date: Start Date** and **Filter by Upload Date: End Date**, select the start and end dates to filter file records by upload date.

3. Upon selecting the required filter criteria, click **Filter** to view the filtered records. To clear the filter criteria fields, click **Clear Filters**.

4. Click **Rejected Files** to view a list of rejected files.

   The **Rejected Files** screen displays.

Figure 3-3   Rejected Files

5. Perform any of the following actions on the file records:

   a. Click **Download** icon to download the file.

   b. Click **Remarks** icon to view the comments added while uploading the file.

   c. Click **Approve** in the Action column to process the file.

   d. Click **Details** to view details of the processed file.

   e. Click **Retry** in the Action column to retry the processing if required.

4

Inquiries

This topic describes the systematic instruction to inquire about the status of the expected debits and credits in the Cashflow Forecasting module.
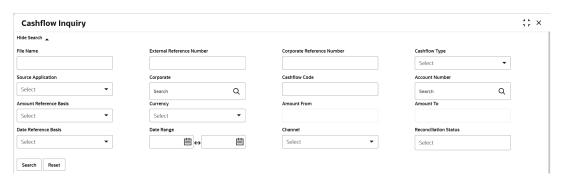
Cashflow Inquiry:
The **Cashflow Inquiry** screen helps the user to inquire the status of expected debits and credits based on the various criteria such as File Name, Bank Account Number, External Reference Number, Date range, Amount range, etc.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** screen, click **Cash Management**. Under **Cash Management**, click **Inquiry**.

2. Under **Inquiry**, click **Cashflow Inquiry**.

   The **Cashflow Inquiry** screen displays.

   Figure 4-1   Cashflow Inquiry

3. Specify the fields on **Cashflow Inquiry** screen.

   > **✎ Note:**
   >
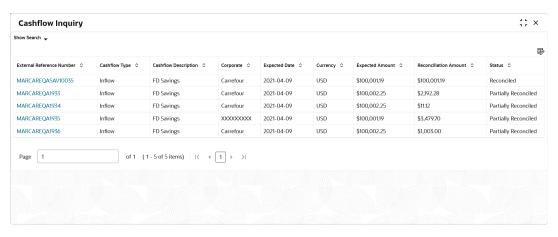   > The fields marked as **Required** are mandatory.

   For more information on fields, refer to the field description table.

Table 4-1   Cashflow Inquiry - Field Description

Field	Description
File Name	Specify the file name to inquire for. > **Note:** > File name must be of at least 5 alpha-numeric characters.
External Reference Number	Specify the external reference number of the cashflow.
Corporate Reference Number	Specify the corporate reference number of the cashflow.
Cashflow Type	Select the cashflow type to search for inflow or outflow data.
Source Application	Select the source application impacted by the cashflow.
Corporate	Click the **Search** icon and select the beneficiary or remitter based on selected cashflow type.
Cashflow Code	Specify the specific cashflow code to inquire for.
Account Number	Click the **Search** icon and select the bank account number of the corporate.
Amount Reference Basis	Select the reference basis of the amount range as **Expected Amount** or **Reconciled Amount**.
Currency	Select the amount currency of the cashflow.
Amount From	Specify the lowest cashflow amount of the range.
Amount To	Specify the highest cashflow amount of the range.
Date Reference Basis	Select the reference basis of the date range as **Expected Date** or **Reconciliation Date**.
Date Range	Click the **Calendar** icon and select the date range. > **Note:** > Maximum date range can be of 1 year.
Channel	Select the channel through which cashflow data is flowing.
Reconciliation Status	Select the reconciliation status of the cashflow to search by. The user can select multiple reconciliation statuses.

4. Click **Search** to view the search result.

Figure 4-2   Cashflow Inquiry - Search Result

5. Click the external reference number to view more details.

6. Click the **Add/Remove Columns** icon to select columns to be displayed in the search result.

A
Functional Activity Codes

Table A-1   List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Cashflow Code Maintenance	OBCM_FA_CASHFLOW_MAINT_CREATE_SERVICE	Create	Create Cashflow Code Maintenance
Cashflow Code Maintenance	OBCM_FA_CASHFLOW_MAINT_VIEW_SERVICE	View	View Cashflow Code Maintenance
Cashflow Code Maintenance	OBCM_FA_CASHFLOW_MAINT_VIEW_AUTHORIZE_SERVICE	Authorize	Authorize the Cashflow Code Maintenance record
Cashflow Code Maintenance	OBCM_FA_CASHFLOW_MAINT_VIEW_UPDATE_SERVICE	Update	Unlock and edit the Cashflow Code Maintenance record
Cashflow Code Maintenance	OBCM_FA_CASHFLOW_MAINT_VIEW_CLOSE_SERVICE	Close	Close the Cashflow Code Maintenance record
Cashflow Code Maintenance	OBCM_FA_CASHFLOW_MAINT_VIEW_REOPEN_SERVICE	Reopen	Reopen a closed Cashflow Code Maintenance record
Cashflow Code Maintenance	OBCM_FA_CASHFLOW_MAINT_VIEW_DELETE_SERVICE	Delete	Delete the Cashflow Code Maintenance record
Cashflow Code Maintenance	OBCM_FA_CASHFLOW_MAINT_VIEW_COPY_SERVICE	Copy	Copy and create a new Cashflow Code Maintenance record
Cashflow Inquiry	OBCM_FA_CASHFLOWINQ_TXN_SERVICE	Cashflow Inquiry	Menu for Cashflow Inquiry

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