# Oracle® Banking Corporate Lending Settlements User Guide



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# Preface

This topic contains the following sub-topics:

- Purpose
- Audience
- Documentation Accessibility
- Critical Patches
- Diversity and Inclusion
- Related Resources
- Conventions
- Screenshot Disclaimer
- Acronyms and Abbreviations
- Basic Actions
- Symbols and Icons

# Purpose

This manual is designed to help you get acquainted with the manner in which contracts in a product are settled in Oracle Lending. It takes you through the various steps involved in processing a Settlement.

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

# Audience

This manual is intended for the following User/User Roles

#### Table 1 Audience

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

# **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 customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

# **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 make sure 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**

For more information on any related features, refer to the following documents:

- Common Procedures User Guide
- Products User Guide
- Bilateral Loans User Guide

# Conventions

The following text conventions are used in this document:

Table 2Conventions and Me	eaning
---------------------------	--------

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 is dummy and does not exist in the real world. It is only for reference purposes.

# Acronyms and Abbreviations

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

Abbreviations	Description
BIC	Bank Identification Code
CASA	Current Account and Savings Account
CCY	Currency
CIF	Customer Identification File
CUSIP	Committee on Uniform Securities Identification Procedures
DD	Direct Debit
EOD	End of the day
FCY	Foreign Currency
GL	General Ledger
IBAN	International Bank Account Number
ISIN	International Securities Identification Number
LB	Syndication Borrower
LC	Letter of Credit
LCY	Local Currency
LIQD	Liquidation
LSTA	Loan Syndication and Trading Association
LN	Bilateral loans
LS	Loan Syndication
MIS	Management Information System
OL	Oracle Lending
SSI	Standard Settlement Instruction
SWIFT	Society for Worldwide Interbank Financial Telecommunications
UDF	User Defined Field

#### Table 3 Acronyms and Abbreviations

# **Basic Actions**

Table 4	List of Basic Actions
---------	-----------------------

Action	Description
Approve	Click <b>Approve</b> to approve the initiated report. This button is displayed, once the user click <b>Authorize</b> .
Audit	Click <b>Audit</b> to view the maker details, checker details of the particular record, and record status. This button is displayed only for the records that are already created.

Action	Description
Authorize	Click <b>Authorize</b> to authorize the record created. A maker of the screen is not allowed to authorize the report. Only a checker can authorize a record. This button is displayed only for the already created records.
Close	Click <b>Close</b> to close a record. This action is available only when a record is created.
Confirm	Click <b>Confirm</b> to confirm the performed action.
Cancel	Click Cancel to cancel the performed action.
Compare	Click <b>Compare</b> to view the comparison through the field values of old record and the current record. This button is displayed in the widget, once the user click <b>Authorize</b> .
Collapse All	Click <b>Collapse All</b> to hide the details in the sections. This button is displayed, once the user click <b>Compare</b> .
Expand All	Click <b>Expand All</b> to expand and view all the details in the sections. This button is displayed, once the user click <b>Compare</b> .
New	Click <b>New</b> to add a new record. The system displays a new record to specify the required data. <b>Note:</b> The fields which are marked in asterisk red are mandatory fields.
ок	Click <b>OK</b> to confirm the details in the screen.
Save	Click <b>Save</b> to save the details entered or selected in the screen.
View	Click <b>View</b> to view the report details in a particular modification stage. This button is displayed in the widget, once the user click <b>Authorize</b> .
View Difference only	Click <b>View Difference only</b> 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 the user click <b>Compare</b> .

#### Table 4 (Cont.) List of Basic Actions

# Symbols and Icons

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

Table 5 Symbols and Icons - Common

Symbol/Icon	Function
J L	Minimize
7 6	
<b>Г Т</b>	Maximize
L J	
×	Close
Q	Perform Search
•	Open a list



Symbol/Icon	Function
К	Navigate to the first record
Х	Navigate to the last record
•	Navigate to the previous record
•	Navigate to the next record
88	Grid view
8	List view
Ģ	Refresh
+	Click this icon to add a new row.
-	Click this icon to delete a row, which is already added.
曲	Calendar
Û	Alerts
6	Unlock Option
Ð	View Option
Ð	New
	Enter query
	Execute query
6	Сору
<b></b> 位	Delete
	Save

Table 5 (Cont.) Symbols and Icons - Common



Symbol/Icon	Function
B	Search
Ξ	Advanced search
Ľ.	Clear all
S.	Reset
	Export
母	Print
	View Details
\$	Sorting

Table 5	(Cont.) Symbols and Icons - Common

Table 6	Symbols and Icons - Widget	
---------	----------------------------	--

Symbol/Icon	Function
6	Open status
D	Unauthorized status
<b>₽</b> ×	Rejected status
ß	Closed status
D	Authorized status
	Modification Number
	Hold
t	Reverse
O <sup>4</sup>	Authorize

#### Table 6 (Cont.) Symbols and Icons - Widget

Symbol/Icon	Function
ራ	Rollover

# 1 Settlements Service

This topic contains the following sub-topics:

- Introduction
- Settlement Preferences
- Settlement Instructions Sequence
- Settlement Details

# 1.1 Introduction

The Settlements sub-system is part of the core of Oracle Lending. This system is a central money settlement service that interfaces with the other modules of Oracle Lending. In Oracle Lending, the Settlements and Messaging systems are closely associated. The Settlements system provides for a common set up of money settlement accounts and routes. The Messaging system, handles the generation of settlement messages.

# **1.2 Settlement Preferences**

You can maintain preferences for an entity means defining the settlement accounts and a detailed settlement route comprising the correspondent accounts and the intermediaries through which the settlement messages are to be generated.

The party information you can capture adheres to SWIFT standards. You can maintain the following basic settlement preferences for an entity (counterparty), module, currency, mnemonic, branch, product, and settlement sequence number combination.

- The Pay (out) Account, Branch, and Currency
- The Receive Account (for incoming payments), Branch, and Currency.
- If a Cover is required to be sent for SWIFT messages
- If the charge (for the message) is to be borne by the bank or the beneficiary
- The charge account is used as the default account for all charges during contract input
- If a receive notice (MT 210) has to be generated for money settlements made in a specific currency

This topic contains the following sub-topics:

- Settlement Preferences for a Customer
- Message Details
- Parties involved in Payments
- Parties involved in Receiver
- Capture Receive Notice Details
- Parties involved in Direct Debit
- Local Clearing Details



# 1.2.1 Settlement Preferences for a Customer

You can maintain the settlement preferences of a customer or a bank in the 'Settlement Instructions Maintenance' screen invoked from the Application Browser.

In this screen you can maintain preferences for an entity by defining the settlement accounts and a detailed settlement route comprising the correspondent accounts and the intermediaries through which the settlement messages are to be generated. The party information entered should adhere to SWIFT standards.

#### To capture settlement preferences for a customer

Specify the User ID and Password, and login to Homepage.

1. On the Home page, type LBDINSTR and click next arrow.

The Settlement Instructions Maintenance screen is displayed.

✓ Note: The fields which are marked in asterisk red are mandatory fields.

New 🟳 Enter Query					
Counterparty *	Q	Counterparty Type		Module *	C
Product Code *	Q	Currency *	Q	Mnemonic	
Branch *	Q	Sequence Number			
Short Name		Customer Name			
Account Details	Message Details	Pay Parties	Pay Parties Rece	ive Notice D	D Parties Clearing
Pay Account Branch	Q	Pay Account	Q	Pay Account Currency	(
Receive Account Branch	Q	Receive Account	Q	Receive Account Currency	(
Charge Account Branch	Q	Charge Account	Q	Charge Account Currency	(
Pay Account CIF	Q	Receive Account CIF	Q	Instruction Type Pay	
Payment By Pay *	Instrument	Transfer By Pay		Instruction Type Rec	
Payment By Rec *	Instrument	Transfer By Recv			
Cover Required		Generate Direct Debit Message		Bank Operation Code	(
Cover By		Generate Receive Notice		Transaction Code Type	
Eri Currency	Q				
Charges Details					
Charges Details	🔿 Rem All Charges	USD Clearing Network	Q		
	O Ben All Charges				
	O Rem Our Charges				
Instruction Code					
Instruction Code 1	Q	Description			
Instruction Code 2	Q	Description			
Instruction Code 3	Q	Description			
Instruction Code 4	Q)	Description			
Instruction Code 5	Q.	Description			
Instruction Code 6	Q	Description			

#### Figure 1-1 Settlement Instructions Maintenance

- 2. On the Settlement Instructions Maintenance screen, click the New icon and specify the details as required.
- Click Save to save the details else click Cancel to close the screen. For information on fields, refer to the field description table.

Field	Description
Counterparty	You can maintain the basic settlement preferences for an entity (counterparty).
Product code	You can choose a specific product code or choose 'All' from the option list. However, if you have chosen 'All' in the Module field, this field is defaulted to ALL. You are not allowed to change this.
Branch	Maintain settlement instructions for all the branches or for a particular branch.
Short Name	Specify the short name of the customer.
Counterparty TypeThe Counterparty Type can either be CIF or BIC depending on whether yo bank has an accounting relationship with the party for whom the instruction being maintained or whether it only has a SWIFT messaging relationship.	
Currency	Maintain settlement instructions for a particular currency or for all the currencies
Sequence Number	You can specify a unique SSI Mnemonic (Standard Settlement Instruction Mnemonic) for the combination of Counterparty, Counterparty Type, Module, Currency, and Branch combination. You can define a new sequence number for the settlement instruction you are maintaining. Consequently, you can access this sequence number at the contract level. You can maintain various settlement instructions for each transaction comprising of the same counterparty. By default, the sequence number generated by the system is zero.
Customer Name	Specify the customer name.
Generate Direct Debit Message	You can select this option to generate direct debit messages for settlements, the system generates a customer direct debit message or bank direct debit messages depending on the customer type of the counterparty.
Charge Details	While processing an FT for the customer the appropriate charge account is picked up depending on the customer, currency and branch processing the FT. In addition, you can maintain the details of the various intermediaries involved in payments and receipts. The preferences maintained for an entity determine the manner in which money settlements are made on behalf of the entity. <b>Note:</b> If you are defining settlement instructions for a customer related to the FT module you have to indicate the charge account, which is used as the default account for deducting all charges involved in processing the FT. Subsequently, you need to maintain the transfer type for the settlement instruction specifying whether the transfer is a customer type or bank type. In addition, the Instruction type for both Pay leg and Receive leg has to be maintained for the payment. The available options are Manual, Awaited, Nostro, and Vostro In addition as part of externent instruction you need to maintain
	and Vostro. In addition, as part of settlement instruction you need to maintain the USD clearing network details whether the USD clearing Network is Fedwire, CHIPS Universal or CHIPS participant.

#### Table 1-1 Settlement Instructions Maintenance

# 1.2.2 Message Details

You can capture sender to receiver information and Regulatory Reporting Details in this screen.

To capture details of Message Details tab

Specify the User ID and Password, and login to Homepage.

From the Homepage, navigate to Settlement Instructions Maintenance screen.

1. From the Settlement Instructions Maintenance, click Message Details tab.

The Message Details tab is displayed.

#### Figure 1-2 Message Details

New D Enter Query					
Counterparty *	Q	Counterparty Type		Module *	C
Product Code *	Q	Currency *	Q	Mnemonic	
Branch *	Q	Sequence Number			
Short Name		Customer Name			
Account Details	Message Details	Pay Parties	Pay Parties Receive N		es Clearing
Sender to Receiver Int	formation		Regulatory Reporting De	tails	
Sender to Receiver Information	formation		Regulatory Reporting De Regulatory Report 1	tails	
Sender To Receiver	formation		Regulatory Report 2	tails	
Sender To Receiver Information1 Sender To Receiver	formation		Regulatory Report 1	tails	
Sender To Receiver Information1 Sender To Receiver Information2 Sender To Receiver	formation		Regulatory Report 2	tails	
Sender To Receiver Information1 Sender To Receiver Information2 Sender To Receiver Information3 Sender To Receiver	formation		Regulatory Report 2	tails	

2. You can enter below details in this tab. For information on fields, refer to the field description table.

Table 1-2 Message Details

Field	Description
Sender to Receiver Information	The sender to receiver information maintained in the settlement instructions can be defaulted in the field 72 in the confirmation messages. Selecting this check box defaults the information in field 72. Leave the box deselected to indicate otherwise.
Regulatory Reporting Details	This field corresponds to field 77B of a SWIFT message. For the receiver or sender, you need to maintain the code (s) for the statuary or regulatory information, which is mandatory as per the rules of the specified country.

# 1.2.3 Parties involved in Payments

You can capture details of parties involved in a payments. Before funds actually reach the Ultimate Beneficiary of a payment, it may have to pass through several other banks or parties.

#### To capture details of parties

Specify the User ID and Password, and login to Homepage.

From the Homepage, navigate to Settlement Instructions Maintenance screen.

1. In the Settlement Instructions Maintenance screen, click Pay Party tab.

The **Pay Party** details are displayed.

This screen contains fields that mark possible routes of a payment.



New D Enter Query					
Counterparty *	Q	Counterparty Type		Module *	Q
Product Code *	Q	Currency *	Q	Mnemonic	
Branch *	Q	Sequence Number			
Short Name		Customer Name			
Account Details	Message Details	Pay Parties	Pay Parties	Receive Notice	DD Parties Clearin
Ordering Institution			Beneficiary Institut	ion	
Ordering Institution1	Q		Beneficiary Institution		Q
Ordering Institution2			Description		
Ordering Institution3			Beneficiary Institution1		Q
Ordering Institution4			Beneficiary Institution2		Q 🗖
Ordering Institution5			Beneficiary Institution3		
			Beneficiary Institution4		
AND THE SPECIFIC L			Beneficiary Institution5		
Ordering Customer			Ultimate Beneficiar	У	
Ordering Customer 1			Ultimate Beneficiary		Q
Ordering Customer 2			Description		
Ordering Customer 3			Ultimate Beneficiary 1		
Ordering Customer 4			Ultimate Beneficiary 2		
Ordering Customer 5			Ultimate Beneficiary 3		
			Ultimate Beneficiary 4		
			Ultimate Beneficiary 5		

#### Figure 1-3 Pay Parties - Payments

2. You can enter the following details in this tab. For information on fields, refer to the field description table.

Table 1-3 Pay Party

Field	Description
Ordering Institution for Payment Message	The 'Ordering Institution' in a payment refers to the financial institution of the customer. This field corresponds to field 52a of a SWIFT message.
Ordering Customer for Payment Message	The 'Ordering Customer' in a payment refers to the customer ordering the transaction. This field corresponds to field 50a of a SWIFT message.
Ultimate Beneficiary	The 'Ultimate Beneficiary' in a payment refers to the party designated by the ordering party as the ultimate recipient of the funds. If the 'Chinese Characters in Payment' box is selected in the 'Loans and Commitments- Branch Parameters' screen, then only you can enter the Chinese characters in this field for foreign currency and local currency settlement instructions / accounts and there are not any validations in the system. You need to operationally control it. You are allowed to enter the information in Chinese or English or a combination of both in this field. If it is a combination, then the system considers it as Chinese and allow up to 35 characters.

# 1.2.4 Parties involved in Receiver

You can capture details of parties involved in receiver's correspondent.

#### To capture details of parties

Specify the User ID and Password, and login to Homepage.

From the Homepage, navigate to Settlement Instructions Maintenance screen.

1. In the Settlement Instructions Maintenance screen, click Pay Party tab.

The Pay Party details are displayed.

New D Enter Query					
Counterparty *	Q	Counterparty Type		Module *	Q
Product Code *	Q	Currency *	Q	Mnemonic	
Branch *	Q	Sequence Number	~	Milenonic	
Short Name		Customer Name			
Account Details	Message Details	Pay Parties	Pay Parties Re	ceive Notice	DD Parties Clearing
Pay Account Branch	Q	Pay Account	Q	Pay Account Currency	Q
Receive Account Branch	Q	Receive Account	Q	Receive Account Currency	٩
Charge Account Branch	Q	Charge Account	Q	Charge Account Currency	Q
Pay Account CIF	Q	Receive Account CIF	Q	Instruction Type Pay	
Payment By Pay *	Instrument	Transfer By Pay		Instruction Type Rec	
Payment By Rec *	Instrument	Transfer By Recv			
Cover Required		Generate Direct Debit Message		Bank Operation Code	Q
Cover By		Generate Receive Notice		Transaction Code Type	
Eri Currency	٩				
Charges Details					
Charges Details	O Rem All Charges	USD Clearing Network	Q		
	O Ben All Charges				
	O Rem Our Charges				
Instruction Code					
Instruction Code 1	Q	Description			
Instruction Code 2	Q	Description			
Instruction Code 3	Q	Description			
Instruction Code 4	Q	Description			
Instruction Code 5	Q	Description			

#### Figure 1-4 Pay Party -Receiver

2. You can enter the following details in this tab. For information on fields, refer to the field description table.

Table 1-/	Day Darty tah
Table 1-4	Pay Party tab

Field	Description
Receiver's Correspondent	<ul> <li>The branch of the Receiver, or another financial institution, at which the funds are made available to the Receiver. The information you specify here corresponds to Field 54a of a Swift message. You can enter one of the following:</li> <li>ISO Bank Identifier Code of the bank</li> <li>Branch of the Receiver's Correspondent</li> <li>Name and address of the Receiver's Correspondent</li> </ul>
Intermediary Reimbursement Institution	The financial institution between the Sender's Correspondent and the Receiver's Correspondent, through which the reimbursement of the transfer takes place.
Intermediary	<ul> <li>The 'Intermediary' in a payment refers to the financial institution, between the 'Receiver' and the 'Account with Institution', through which the transfer must pass.</li> <li>The Intermediary may be a branch or affiliate of the Receiver or the account with Institution, or an entirely different financial institution. This field corresponds to field 56a of a SWIFT message.</li> <li>You can either enter any of the following:</li> <li>ISO Bank Identifier Code of the bank</li> <li>The Name and address of the Bank</li> </ul>

Field	Description
Account with Institution	<ul> <li>An 'Account with Institution' refers to the financial institution, at which the ordering party requests the Beneficiary to be paid. The Account with Institution may be a branch or affiliate of the Receiver, or of the Intermediary, or of the Beneficiary Institution, or an entirely different financial institution.</li> <li>This field corresponds to Field 57a of a SWIFT message. You can enter one of the following: <ul> <li>ISO Bank Identifier Code of the bank</li> <li>Branch of the Receiver's Correspondent</li> <li>Name and address of the Receiver's Correspondent</li> <li>Other identification codes, for example, account number</li> </ul> </li> <li>If the 'Chinese Characters in Payment' box is checked in the 'Loans and Commitments - Branch Parameters' screen, then only you can enter the Chinese characters in this field for foreign currency and local currency settlement instructions / accounts and there are not any validations in the system. You need to operationally control it. You are allowed to enter the information in Chinese or English or a combination of both in this field. If it is a combination, then the system considers it as Chinese and allow up to 35 characters.</li> </ul>
Receiver	You can specify the final Receiver as apart from the Account with Institution if the Ultimate Beneficiary desires that the payment message should be sent there. If this is not maintained, the Account with Institution becomes the default Receiver.
Receiver Account	Indicates the account number of the beneficiary. This field corresponds to field 58a of a MT202 cover message.
Receiver of Cover	<ul> <li>You can specify the details of the Receiver of the cover message, which can be any one of the following:</li> <li>ISO Bank Identifier Code of the bank</li> <li>Branch of the Receiver</li> <li>Name and address of the Receiver</li> <li>Other identification codes, for example, account number</li> <li>Note: For more information about specific parties, refer to the SWIFT manuals.</li> </ul>
Settlement through an instrument or message	When the actual settlement event for a contract (involving the entity) takes place, the payment and receive message details are updated in a message hand-off table. The Messaging system picks up the details from this table, and based on the formats set up, generates the messages.

Table 1-4	(Cont.) Pay Party tab
-----------	-----------------------

## 1.2.5 Capture Receive Notice Details

Depending on the route funds take when you receive (incoming) payments, you can maintain Intermediary and Beneficiary Institutions in the *Receive Notices* section of the **Settlements Instructions Maintenance** screen.

Specify the User ID and Password, and login to Homepage

To capture details of Receive Notice

From the Homepage, navigate to Settlement Instructions Maintenance screen.

1. In the Settlement Instructions Maintenance screen, click Receive Notice tab.

The **Receive Notice** details are displayed.



New D Enter Query					
Counterparty *	Q	Counterparty Type		Module *	Q
Product Code *	Q	Currency *	Q	Mnemonic	
Branch *	Q	Sequence Number			
Short Name		Customer Name			
Account Details	Message Details	Pay Parties	Pay Parties Reco	ive Notice DD Par	rties Clearir
Ordering Institution			Intermediary		
Ordering Institution 1			Intermediary 1	Q	
Ordering Institution 2			Intermediary 2		
Ordering Institution 3			Intermediary 3		
Ordering Institution 4			Intermediary 4		
Ordering Institution 5			Intermediary 5		
Ordering Customer					
Ordering Customer 1					
Ordering Customer 2					
Ordering Customer 3					
Ordering Customer 4					

#### Figure 1-5 Receive Notice

2. You can enter the following details in this tab. For information on fields, refer to the field description table.

Table 1-5 Receive Notice

Field	Description
Ordering Institution	The 'Ordering Institution' in a payment refers to the financial institution of the customer. This field corresponds to field 52a of a SWIFT message.
Ordering Customer	The 'Ordering Customer' in a payment refers to the customer ordering the transaction. This field corresponds to field 50a of a SWIFT message.
Intermediary	The Intermediary in a contract refers to the financial institution, between the Receiver and the Account with Institution, through which the funds must pass. The Intermediary may be a branch or affiliate of the Receiver or the Account with Institution, or an entirely different financial institution. This field corresponds to field 56a of SWIFT.

### 1.2.6 Parties involved in Direct Debit

You can also capture details of all the DD parties (Debtor and Creditor) involved in a contract

To capture details of DD parties

Specify the User ID and Password, and login to Homepage.

From the Homepage, navigate to Settlement Instructions Maintenance screen.

1. In the Settlement Instructions Maintenance screen, click DD Parties tab.

The **DD Parties** details are displayed.



New 🟳 Enter Query						
Counterparty *	Q	Counterparty Type		Module *		Q
Product Code *	Q	Currency *	C	2 Mnemonic		
Branch *	Q	Sequence Number				
Short Name		Customer Name				
Account Details	Message Details	Pay Parties	Pay Parties	Receive Notice	DD Parties	Clearin
Creditor Bank Details			Debtor Bank Deta	ils		
Creditor Bank 1			Debtor Bank 1			
Creditor Bank 2			Debtor Bank 2			
Creditor Bank 3			Debtor Bank 3			
Creditor Bank 4			Debtor Bank 4			
Creditor Bank 5			Debtor Bank 5			
Creditor Account Detail	s		Debtor Account D	etails		
Creditor Account	Q		Debtor Account		Q	
Description			Description			
Creditor Account 1			Debtor Account 1			
Creditor Account 2			Debtor Account 2			
Creditor Account 3			Debtor Account 3			
Creditor Account 4			Debtor Account 4			
Creditor Account 5			Debtor Account 5			

#### Figure 1-6 DD Parties

2. You can enter the following details in this tab. For information on fields, refer to the field description table.

#### Table 1-6 DD Parties Tab

Field	Description
Creditor Bank Details	You can specify the bank details of the creditor.
Debtor Bank Details	You can specify the bank details of the debtor.
Creditor Account Details	You can specify the account details of the creditor.
Debtor Bank Details	You can specify the account details of the debtor.
Receiver of Direct Debit	<ul> <li>This field indicates the Recipient of the DD message and the system derives the type of the message to be generated based on this information. In case the receiver of the DD message is</li> <li>For Customers, a MT 104 message is generated</li> <li>For Bank type customers, an MT204 message is generated</li> </ul>

# 1.2.7 Local Clearing Details

You can capture external party details for clearing in this screen.

#### To capture details of Clearing

- 1. From the Homepage, navigate to **Settlement Instructions Maintenance** screen.
- 2. From the Settlement Instructions Maintenance screen, click Clearing tab.

The **Clearing** tab displays.



Counterparty *	Q	Counterparty Type		Module	Q
Product Code *	Q	Currency *	Q	Mnemonic	
Branch	Q	Sequence Number			
Short Name		Customer Name			
Account Details	Message Details	Pay Parties	Pay Parties	Receive Notice	DD Parties Clearing
Bank Code	Q				
Account					
Name					

#### Figure 1-7 Clearing

3. You can specify the below details in this tab. For more information on fields, refer to the field description table.

Table 1-7 Clearing tab

Field	Description
Bank Code	Specify the bank code or select appropriate bank code from the option list for the counterparty details.
Account	Specify the account number for the counterparty details.
Name	Specify the account name for the counterparty details.

# **1.3 Settlement Instructions Sequence**

In Oracle Lending, the settlement instructions maintained are resolved in the following sequence:

During the upload of FT contracts, if the offset account for the transactions are not provided in the upload details. The system resolves the offset account from the settlement instructions maintained for the product, counterparty, currency, branch, and module details of the uploaded transaction.

Level	Sequence No	Counterparty	ССҮ	Module	Product	Branch
1	Sequence No	Counterparty	CCY	MOD	Product	Branch
2	Sequence No	Counterparty	CCY	MOD	Product	ALL
3	Sequence No	Counterparty	CCY	MOD	ALL	Branch
4	Sequence No	Counterparty	CCY	MOD	ALL	ALL
5	Sequence No	Counterparty	CCY	ALL	ALL	Branch
6	Sequence No	Counterparty	CCY	ALL	ALL	ALL
7	Sequence No	Counterparty	ALL	MOD	Product	Branch
8	Sequence No	Counterparty	ALL	MOD	Product	ALL
9	Sequence No	Counterparty	ALL	MOD	ALL	Branch

 Table 1-8
 Settlement Instruction Sequence



Level	Sequence No	Counterparty	ССҮ	Module	Product	Branch
10	Sequence No	Counterparty	ALL	MOD	ALL	ALL
11	Sequence No	Counterparty	ALL	ALL	ALL	Branch
12	Sequence No	Counterparty	ALL	ALL	ALL	ALL
13	Sequence No	ALL	CCY	MOD	Product	Branch
14	Sequence No	ALL	CCY	MOD	Product	ALL
15	Sequence No	ALL	CCY	MOD	ALL	Branch
16	Sequence No	ALL	CCY	MOD	ALL	ALL
17	Sequence No	ALL	CCY	ALL	ALL	Branch
18	Sequence No	ALL	CCY	ALL	ALL	ALL
19	Sequence No	ALL	ALL	MOD	Product	Branch
20	Sequence No	ALL	ALL	MOD	Product	ALL
21	Sequence No	ALL	ALL	MOD	ALL	Branch
22	Sequence No	ALL	ALL	MOD	ALL	ALL
23	Sequence No	ALL	ALL	ALL	ALL	Branch
24	Sequence No	ALL	ALL	ALL	ALL	ALL

Table 1-8 (Cont.) Settlement Instruction Sequence

# **1.4 Settlement Details**

This topic provides the systematic instructions to capture the settlement details.

The Settlement Instructions for a contract or deal can be captured in the **Settlement** screen. In this screen, you can capture the following information:

- Account details (details about the accounts involved in the contract or deal; that have to be either debited or credited in your branch)
- Message details (payment details whether settled by an instrument or a messaging service such as SWIFT)
- Party details (details about the various parties involved in the contract or deal)
- Receive Notice details
- DD Parties

**To capture Settlement Details** 

Specify the User ID and Password, and login to Homepage

 On the Loan and Commitment - Contract Input main screen (OLDTRONL), click Settlements of OL module.

Or

Click Settlements from the following screens of LS module.

- FCDTRONL (Loan Syndication Facility Contract Online)
- LBDTRONL (LS Tranche Contract Online)
- LBDDDONL (DrawDown Online)
- LBDVAMND (LS Value Dated Amendment)
- LBDPYMNT (Loan Syndication Contract Payment)



LBDFEELQ (Fee Liquidation)

The Settlement screen is displayed.



Contract Reference Product Co							Componen	t Defaul	+			
Account Details	Message De	tails	Message [	Details	Pay Partie	es	Pay Parties		ve Notice	DD Partie	s C	learing
Settlement Details												83
		¢ G	en Recy	Basis Co	mponent	0	Basis Currency	٥	Basis Amount	0	Pay Receive	٥
□ Gen DD No data to display. Page 1 (0 of 0 items Split Settlement Details		1										+-1=
No data to display.	5)  < 4 1	_		Settlement S		Mnemonic ≎	Account CCY © A	kccount ≎	Split Amount \$	Split Percentag		
No data to display.       Page     1       (0 of 0 item:       Split Settlement Deta       Split Sequence No	5)  < 4 1 ails Component ≎	] → >  Account CIF				Mnemonic ≎	Account CCY $\diamond$ A	kccount ≎	Split Amount 🗘	Split Percentag		
No data to display. Page 1 (0 of 0 items Split Settlement Deta Split Sequence No ≎ No data to display.	5)  < ∢ [1 ails Component ≎ 5)  < ∢ [1	] → >  Account CIF				Mnemonic ©	Account CCY © A		Split Amount 🗘	Split Percentag		

Users can specify the split amount instead of the split ratio for screen-specific amount tags. The system will calculate the split ratio based on the given split amount. Refer to the table below for the supported split amount tags for each screen.

Module	Function ID	Event	Supported Tags - Split Amount	Supported Tags - Split Ratio	
LS	LBDDDONL	BOOK	PRINCIPAL	ALL	
LS	LBDPYMNT	LIQD	PRINCIPAL_LIQD	ALL	
LS	LBDPYMNT	LIQD	COMPONENT_LIQD	ALL	
LS	LBDVAMND	VAMB, VAMI	PRINCIPAL_INCR	ALL	
LS	LBDVAMND	VAMB, VAMI	PRINCIPAL_DECR	ALL	
LS	LBDREFND	RFND	COMPONENT_RFND	ALL	
LS	LFDACFIN	FELR	COMPONENT_LIQD	ALL	
LS	LBDTXREF	PTRF	COMPONENT_AMT	ALL	
LS	LBDFEELQ	FLIQ	COMPONENT_LIQD	ALL	
OL	OLDTRONL	BOOK	PRINCIPAL	ALL	
OL	OLDTRONL ROLL		PRINCIPAL_ADDL	ALL	
OL	OLDMNDSB	DSBB, DSBR	PRINCIPAL	ALL	
OL	OLDPMNT	LIQD	PRINCIPAL_LIQD	ALL	
OL	OLDPMNT	LIQD	COMPONENT_LIQD	ALL	
OL	OLDVAMND	vamb, Vami	PRINCIPAL_INCR	ALL	

Table 1-9 Supported split amount tags

Module	Function ID	Event	Supported Tags - Split Amount	Supported Tags - Split Ratio
OL	OLDVAMND	VAMB, VAMI	PRINCIPAL_DECR	ALL
OL	OLDREFND	RFND	COMPONENT_RFND	ALL
OL	OLDTROIC	-	PRINCIPAL	ALL
OL	OLDTROSI	-	PRINCIPAL	ALL
OL	OLDFEELQ	FLIQ	COMPONENT_LIQD	ALL

Table 1-9 (Cont.) Supported split amount tags

2. You can enter the following details in this tab. For information on fields, refer to the field description table.

In the **Settlement Instructions screen**, you can maintain the settlement accounts for an entity, module, currency, and branch combination. While processing a contract, these details are defaulted to the **Settlement Details** section of the contract main screen. You have the option of changing or splitting any or all of the settlement accounts component-wise (except fee component) while processing a contract.

**Split Settlement Details** section allows to provide multiple settlement account details which internally has the mode of payment (as part of settlement instruction). Currently CASA, GL, and SWIFT are the modes supported.

The account details that get defaulted include the component and its currency; the **SSI Mnemonic** specified for the combination of **Counterparty**, **Module**, **Currency**, **Product**, and **Branch** involved in the contract, the payment account and its currency; the branch of your bank to which the account belongs; and the exchange rate (in case the component currency is different from the account currency).

#### Note:

For the OL and LS module, if a settlement account has been specified, in the settlement instructions for the customer, and a different account has been specified for the loan, the account specified for the loan takes precedence.

Table 1-10 Account Details Tab

Field	Description
Gen Mesg	Settlement messages, defined for components that fall due, is generated automatically on authorizing the contract or when you run the Settlement Generation function at the End / Beginning of day. You can suppress the generation of the settlement message, defined for a component, by clearing the <b>Gen Mesg</b> check box. <b>Note:</b> If a component is to be paid the credit account chosen becomes the pay account. Similarly, if a component is to be received the debit account chosen becomes the receive account in the settlement maintenance.



Field	Description
Pay Receive	<ul> <li>The system pay backs the fraction of interest earned on the loan to the branches as service fee. The system derives the credit components from the 'Pay Receive' field of the settlement instruction. If the 'Pay Receive' field is "P" then the system considers it as credit interest component.</li> <li>For discounted loans, you should be able to define multiple schedules for credit components.</li> <li>For amortized loans, you should be able to define the schedules for credit components before the start date of the main interest component</li> <li>During back dated VAMI principal increase/rate change, credit components should be recalculated.</li> <li>Credit components should be liquidated (Force posted) during EOD batch. The system does the liquidation of credit components during EOD batch.</li> <li>During EOD batch, system does not perform ECA check for the credit component.</li> <li>During pre-closure of loans, outstanding credit component balances are liquidated.</li> <li>During rollover of the loan, outstanding credit component balances are liquidated.</li> <li>Note: In Loan and Commitment - Contract Input&gt;Payment Details&gt; Schedule Details&gt;Pay In/Out field, gets updated based on the accounting entries.</li> <li>For information on Credit Interest Component accounting entries, refer to "Payable Receivable Liquidation" accounting entries section in <i>Bilateral Loans User Manual.</i></li> </ul>
ERI Amount and ERI Currency	<ul> <li>SWIFT messages (MT103/MT202) generated towards settlement can furnish the value of the settlement amount in both the settlement account currency, and a Euro Related Information (ERI) currency of your choice. If you choose to furnish the ERI value of the amount, you can enter ERI Amount and ERI Currency. The system defaults to the ERI currency specified for the customer and currency combination. You can change the default ERI currency. The ERI amount that you specify is validated with the Tolerance Limit specified for the ERI currency (in the Currency Maintenance screen).</li> <li>Note: Oracle Lending allows cross currency settlements of foreign exchange deals that involve an currency. You can settle the In currency leg in another In currency or in Euro.</li> <li>Assume you enter into the following foreign exchange deal. You sell 100,000 FRF against USD.</li> <li>The scenario:         <ul> <li>You specify the exchange rate: 1 USD = 5.2 FRF</li> <li>The bought amount is therefore: 19230.769 USD</li> <li>The settlement account is in EUR</li> <li>The exchange rate between EUR/FRF: 1 EUR = 6.475 FRF</li> <li>Since FRF is an In currency, you can settle the sell leg of the deal through EUR (in this example). The settlement amount is EUR 15444.015.</li> </ul> </li> </ul>
Instruction Status	The system displays the status of the settlement instructions. You cannot change this value. Status can be any one of the following:     Complete     Incomplete     Inherited

Table 1-10 (Cont.) Account Details Tab



Field	Description
Instruction Type	In case the transaction type is Pay, the system displays the instruction type. You can choose to change the instruction type. The options available are: Manual Awaited Nostro Vostro For a detailed explanation on Instruction Status and Instruction Type, refer to the "Specifying settlement instructions for a contract" section in <i>Money Market user manual</i> .

Table 1-10(Cont.) Account Details Tab

This topic contains following sub-topics:

- Capture Message Details Tab 1
- Capture Message Details Tab 2
- Capture Party Details Tab 1
- Capture Party Details Tab 2
- Capture Receive Notice Details
- Capture Direct Debit Details
- Capture Clearing Details

### 1.4.1 Capture Message Details Tab 1

A contract can either be settled through an instrument or a Messaging service (such as SWIFT). The details of the instrument or message have to be specified in the **Message Details** screen.

The message details that you specify applies only for messages generated through SWIFT. The type of SWIFT message that is generated depends on the parties involved in the contract. Depending on the method in which you want to settle the contract, you should specify either Instrument or Message details.

To capture Message Details Tab 1

Specify the User ID and Password, and login to Homepage

 On the Loan and Commitment -Contract Input main screen (OLDTRONL), click Message Details of OL module.

Or

Click Message Details from the following screens of LS module.

- FCDTRONL (Loan Syndication Facility Contract Online)
- LBDTRONL (LS Tranche Contract Online)
- LBDDDONL (DrawDown Online)
- LBDVAMND (LS Value Dated Amendment)
- LBDPYMNT (Loan Syndication Contract Payment)
- LBDFEELQ (Fee Liquidation)



The **Message Details** screen is displayed.

Contract Reference * Product Code				Component	Default
Account Details	Message Details	Message D	Details Pay Partie:	s Pay Parties	Receive Notice DD Parties Clearing
1233332615559 <del>4</del>		200000	101172/0/5255		SENTING 2020 SENTING 200 SEE
Payment By				Cover Details	
Payment By	Message			Cover Required	
	<ul> <li>Instrument</li> </ul>			Cover By	Message
	O Clearing				O Clearing
Transfer Type				Charge Details	
Transfer Type				Details Of Charge	Remitter- All Charges
Related Reference Number					O Ben All Charges
					Rem Our Charges
					C
USD Clearing Network		Q		Bank Operation Code	Q
				Transaction Type	
Instrument Details				RTGS	
Туре				RTGS Payment	
Number					
Receiver Charges					
Amount					
CCY					
Instruction Code Deta	ails				
Instruction Code 1		Q	Instruction Code Desc 1		
Instruction Code 2		Q	Instruction Code Desc 2		
Instruction Code 3		Q	Instruction Code Desc 3		
Instruction Code 4		Q	Instruction Code Desc 4		
Instruction Code 5		Q	Instruction Code Desc 5		
Instruction Code ó		Q	Instruction Code Desc ó		
Sender's Charges					
Sender Charge Amount 1			Sender Charge Ccy 1		
Sender Charge Amount 2			Sender Charge Ccy 2		
Sender Charge Amount 3			Sender Charge Ccy 3		
Sender Charge Amount 4			Sender Charge Ccy 4		

Figure 1-9 Message Details Tab 1

2. You can enter the following details in this tab. For information on fields, refer to the field description table.

Table 1-11	Message Details
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Field	Description	
Transfer Type	<ul> <li>You can specify the Transfer Type as any of the following:</li> <li>Bank Transfer</li> <li>Customer Transfer</li> <li>Bank Transfer for own A/c</li> <li>Direct Debit Advice</li> <li>MCK, or</li> <li>None</li> </ul>	
Instrument details	If you choose to settle a contract with an instrument, you should specify the type of instrument that you would use. For example, you could settle a contract using a Manager's Check, a Check or a Demand Draft. You should also specify the number that identifies the instrument. This number is printed on the instrument. If the settlement is through an instrument, you cannot specify party details.	

Field	Description
RTGS Payment	<ul> <li>This option indicates whether or not the payment mode for the contract is RTGS payment. The system validates this option against the following conditions:</li> <li>The Branch which is initiating the contract should be an RTGS member</li> <li>The contract should belong to an RTGS product</li> <li>The currency of the settlement account should be the local currency of the Branch</li> <li>If Cover is not required, then the receiver of the message should be the Central Institution. The Central Institution is identified by the RTGS account CIF maintained in Branch Parameters. If there were an intermediary, then it would have to be an RTGS member</li> <li>If Cover is required, then the receiver of the Cover should be a Central Institution. The Central Institution is identified by the RTGS account CIF maintained in Branch Parameters. If there were an intermediary, then it would have to be an RTGS member</li> <li>If Cover is required, then the receiver of the Cover should be a Central Institution. The Central Institution is identified by the RTGS Account CIF maintained in Branch Parameters. In addition, the correspondent/receiver correspondent has to be an RTGS member</li> <li>If all the above conditions are satisfied, then the contract is considered an RTGS Payment contract and the system checks the RTGS Payment option in this screen. However, you can change this option at the time of contract input i required. If any of the settlement details are changed, then the system validates this option again at the time of contract input. If the Payment option is resolved to be an RTGS payment, but deselected at the contract input level, then the contract is not considered for RTGS Message processing. Instead an override is displayed during the save operation of the contract. If the system resolves the payment as non-RTGS Payment but you mark it as RTGS Payment in the contract input screen, then the transaction is not saved.</li> </ul>
Message details	<ul> <li>For a SWIFT message, you should specify:</li> <li>Whether a Cover has to be sent to the Reimbursement Bank, along with the payment message to the receiver</li> <li>Bank to bank payment details, (these can be in the form of instructions or additional information to any of the parties involved in the contract)</li> <li>Any Sender to Receiver information</li> </ul>
Related Reference Number	You can enter the Related Reference Number for the contract. This field supports a maximum of 16 characters. The Related Reference Number is reflected in Field 21 of the MT202 message. This field is not mandatory.
Details of Charges	<ul> <li>In this section you can maintain details of the party who bears the charges incurred in processing the transaction. It could be either:</li> <li>Remitter – All Charges</li> <li>Beneficiary – All Charges</li> <li>Remitter – Our Charges</li> </ul>
USD Clearing Network	<ul> <li>You can specify whether the USD clearing Network should be:</li> <li>Fedwire</li> <li>CHIPS</li> <li>Universal</li> <li>CHIPS participant</li> </ul>

Table 1-11	(Cont.) Message Details
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# 1.4.2 Capture Message Details Tab 2

A contract can either be settled through an instrument or a Messaging service (such as SWIFT). The details of the instrument or message have to be specified in the **Message Details** screen.

#### To capture Message Details Tab 2

Specify the User ID and Password, and login to Homepage.

1. On the Loan and Commitment - Contract Input main screen (OLDTRONL), click Message Details of OL module.

Or

Click Message Details from the following screens of LS module.

- FCDTRONL (Loan Syndication Facility Contract Online)
- LBDTRONL (LS Tranche Contract Online)
- LBDDDONL (DrawDown Online)
- LBDVAMND (LS Value Dated Amendment)
- LBDPYMNT (Loan Syndication Contract Payment)
- LBDFEELQ (Fee Liquidation)

The Message Details screen is displayed.

#### Figure 1-10 Message Details Tab 2

Contract Reference *				Component			
Product Code					Default		
Account Details	Message Details Me	essage Details	Pay Parties	Pay Parties	Receive Notice	DD Parties C	Clearing
Details of Payment				Time Indicators			
Payment Details 1				Time Indicator 1			
Payment Details 2				Time Indicator 2			
Payment Details 3				Time Indicator 3			
Payment Details 4							
Regulatory Reporting	Details			Sender To Receiver Inf	ormation		
Regulatory Report 1				Sender To Receiver Information1			
Regulatory Report 2				Sender To Receiver Information2			
Regulatory Report 3				Sender To Receiver			
				Information3 Sender To Receiver			
				Information4 Sender To Receiver			
				Information5 Sender To Receiver			
				Informationó			
Envelope Contents							
Envelope Contents 1							
Envelope Contents 2							
Envelope Contents 3							
Envelope Contents 4							
Envelope Contents 5		P					

 You can enter the following details in this tab. For information on fields, refer to the field description table.

#### Table 1-12 Message Details

Field	Description
	The sender to receiver information maintained in the settlement instructions can be defaulted in the Field 72 during the confirmation of messages. Selecting this box defaults the information in Field 72. Leave the box deselected to indicate otherwise.



Table 1-12	(Cont.) Message Details	
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Field	Description
Regulatory Reporting Details	This field corresponds to field 77B of a SWIFT message. For the receiver or sender, you need to maintain the code (s) for the statuary or regulatory information, which is mandatory as per the rules of the specified country.

### 1.4.3 Capture Party Details Tab 1

When you settle a contract, funds may have to pass through a series of banks before it actually reaches the Ultimate Beneficiary. In the **Parties** screen, you can capture details of all parties involved in a contract.

To capture Party Details Tab 1

Specify the User ID and Password, and login to Homepage

1. On the Loan and Commitment -Contract Input main screen (OLDTRONL), click Message Details of OL module.

Or

Click **Message Details** from the following screens of LS module.

- FCDTRONL (Loan Syndication Facility Contract Online)
- LBDTRONL (LS Tranche Contract Online)
- LBDDDONL (DrawDown Online)
- LBDVAMND (LS Value Dated Amendment)
- LBDPYMNT (Loan Syndication Contract Payment)
- LBDFEELQ (Fee Liquidation)

The Pay Parties screen is displayed.

#### Figure 1-11 Pay Parties Tab1

Contract Reference *			Component		
Product Code			component	Default	
Account Details	Message Details Message Details	Pay Parties	Pay Parties	Receive Notice	DD Parties Clearing
Ordering Institution			Beneficiary Institution		
Ordering Institution1	Q		Beneficiary Institution Sortcode		Q
Ordering Institution2			Beneficiary Institution Sortcode Description		
Ordering Institution3			Beneficiary Institution1		Q
Ordering Institution4			Beneficiary Institution2		Q
Ordering Institution5			Beneficiary Institution3		
			Beneficiary Institution4		
			Beneficiary Institution5		
Ordering Customer			Ultimate Beneficiary		
Ordering Customer1	Q		Ultimate Beneficiary Sortcode		Q
Ordering Customer2			Ultimate Beneficiary Sortcode Description		
Ordering Customer3			Ultimate Beneficiary1		
Ordering Customer4			Ultimate Beneficiary2		Q
Ordering Customer5			Ultimate Beneficiary3		
			Ultimate Beneficiary4		
			Ultimate Beneficiary 5		

2. You can enter the following details in this tab. For information on fields, refer to the field description table.



Field	Description
Ordering Institution (52a)	<ul> <li>The Ordering Institution is the financial Institution, which is acting on behalf of itself, or a customer, to initiate the transaction. This field corresponds to 52a of SWIFT.</li> <li>In this field, you can enter one of the following:</li> <li>ISO Bank Identifier Code of the Ordering Institution</li> <li>Branch or city of the Ordering Institution</li> <li>Name and address of the Bank</li> </ul>
Ordering Customer (50a)	The Ordering Customer refers to the customer ordering the transfer. Here, you can enter the name and address or the account number of the Customer, ordering the transaction. This field corresponds to field 50 of SWIFT. You are allowed to enter details in this field only if you have initiated a customer transfer (MT 103 and MT 102).
Beneficiary Institution (58a)	<ul> <li>Here, you can enter details of the institution in favor of which the payment is made. It is in reality the bank, which services the account of the Ultimate Beneficiary. This field corresponds to field 58a of SWIFT. You are allowed to make entries into this field only for Bank Transfers (when the remitter and beneficiary of the transfer are financial institutions – MT 103 or MT 202). Here you can enter either of the following:</li> <li>ISO Bank Identifier Code of the Beneficiary Institution</li> <li>Name and Address of the Beneficiary Institution</li> </ul>
Ultimate Beneficiary (59a)	<ul> <li>The Ultimate Beneficiary refers to the Customer to whom the contract or deal amount is to be paid. This field refers to field 59 (is this now 59A) of SWIFT. You can make entries into this field only for a customer transfer (MT 103 and MT 202).</li> <li>The number of banks involved in the transfer would, therefore, depend on the:</li> <li>Relationships and arrangements between the sending and receiving banks</li> <li>Customer instructions</li> <li>Location of parties</li> <li>The banking regulations of a country</li> </ul>

#### Table 1-13 Pay Parties

# 1.4.4 Capture Party Details Tab 2

These screens contain fields that can capture details of all the possible parties through whom the funds involved in a contract can pass. Depending on the type of contract you are processing, and the number of banks involved, you should enter details in these screens.

To capture Party Details Tab 2

Specify the User ID and Password, and login to Homepage

1. On the Loan and Commitment -Contract Input main screen (OLDTRONL), click Pay Parties of OL module.

Or

Click Pay Parties from the following screens of LS module.

- FCDTRONL (Loan Syndication Facility Contract Online)
- LBDTRONL (LS Tranche Contract Online)
- LBDDDONL (DrawDown Online)
- LBDVAMND (LS Value Dated Amendment)
- LBDPYMNT (Loan Syndication Contract Payment)



LBDFEELQ (Fee Liquidation)

The **Pay Parties** screen is displayed.

Figure 1-12 Pay Parties Tab2

Contract Reference *		Component		
Product Code			Default	
Account Details Message Details	s Message Details Pag	Parties Pay Parties	Receive Notice DD Parties	Clearing
Receiver Correspondent		Intermediary		
Receiver Correspondent 1	Q	Intermediary Sortcode	Q	
Receiver Correspondent 2		Intermediary Sortcode Description		
Receiver Correspondent 3		Intermediary 1	Q	
Receiver Correspondent 4		Intermediary 2	Q	
Receiver Correspondent 5		Intermediary 3		
		Intermediary 4		
		Intermediary 5		
Reimburse Institution		Account With Institution	on	
nt. Reimbursement Institution1	Q	AWI Sortcode	Q	
nt. Reimbursement Institution2		AWI Sortcode Description		
nt. Reimbursement Institution3		Account with Institution 1	Q	
nt. Reimbursement Institution4		Account with Institution 2	Q	
nt. Reimbursement Institution5		Account with Institution 3		
		Account with Institution 4		
		Account with Institution 5		
Receiver Account		Receiver of Cover		
Receiver	Q			

2. You can enter the following details in this tab. For information on fields, refer to the field description table.

Field	Description
Receiver's Correspondent (54a)	<ul> <li>The Receiver's Correspondent is the branch of the Receiver or another financial institution at which the funds are made available to the Receiver. This field corresponds to field 54a of SWIFT. You can enter one of the following:</li> <li>In this field, you can enter one of the following:</li> <li>ISO Bank Identifier Code of the bank</li> <li>Branch of the Receiver's Correspondent</li> <li>Name and address of the Receiver's Correspondent</li> </ul>
Intermediary Reimbursement Institution (55a)	An Intermediary Reimbursement Institution is the financial institution between the Sender's Correspondent and the Receiver's Correspondent, through which the reimbursement of the funds take place.
Intermediary (56a)	<ul> <li>The Intermediary in a contract refers to the financial institution, between the Receiver and the Account with Institution, through which the funds must pass.</li> <li>The Intermediary may be a branch or affiliate of the Receiver or the Account With Institution, or an entirely different financial institution.</li> <li>This field corresponds to field 56a of S.W.I.F.T. You can enter either of the following:</li> <li>ISO Bank Identifier Code of the bank</li> <li>Name and Address of the Bank</li> </ul>

Table 1-14 Pay Parties

Field	Description
Account with Institution (57a)	<ul> <li>An Account with Institution refers to the financial institution, at which the ordering party requests the Beneficiary to be paid. The Account with Institution may be a branch or affiliate of the Receiver, or of the Intermediary, or of the Beneficiary Institution, or an entirely different financial institution. This field corresponds to field 57a of SWIFT. You can enter one of the following: <ul> <li>ISO Bank Identifier Code of the bank</li> <li>The branch of the Receiver's Correspondent</li> <li>Name and address of the Receiver's Correspondent</li> <li>Other identification codes (for example, account number) Note: For the fields Intermediary and Account with Institution, if you select the value FW from the option list, you can specify only Fedwire values in the next line.</li> </ul> </li> </ul>
Receiver Account	The <b>Receiver Account</b> is the account number of the beneficiary. This field is used to populate Field 58a of a MT202 cover message.
Receiver	<ul> <li>Receiver BIC (Bank Identifier Code) refers to the SWIFT address of the recipient of the message. This field is typically populated with the BIC of the credit nostro account, which refers to the party or institution that is the intended recipient of the message or payment. The system validates and populates the BIC based on the following conditions:</li> <li>If the primary BIC of the settlement counterparty is not available, the BIC code maintained in the BIC directory for the Credit Nostro Account will be used as the receiver. If there is no BIC code correspondence for the Credit Nostro Account in the BIC directory, the Account With Institution (AWI) will be populated as the receiver.</li> <li>If AWI is not maintained in the settlement instructions for processing the payment message, then the CIF ID of the settlement counterparty will be populated in the receiver field. In this case, the receiver tag will not be included in the payment request payload.</li> <li>Users can also modify the receiver in the settlement instructions during loan booking or amendment and they have an option to select the BIC from the receiver tag in the payment request payload.</li> </ul>

Table 1-14	(Cont.) Pay Parties
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### 1.4.5 Capture Receive Notice Details

In the 'Receive Notice' section, you can also capture details of all receive parties involved in a contract.

#### To capture Receive Notice Details

Specify the User ID and Password, and login to Homepage

1. On the Loan and Commitment -Contract Input main screen (OLDTRONL), click Pay Parties of OL module.

Or

Click Pay Parties from the following screens of LS module.

- FCDTRONL (Loan Syndication Facility Contract Online)
- LBDTRONL (LS Tranche Contract Online)



- LBDDDONL (DrawDown Online)
- LBDVAMND (LS Value Dated Amendment)
- LBDPYMNT (Loan Syndication Contract Payment)
- LBDFEELQ (Fee Liquidation)

The Receive Notice screen is displayed.

#### Figure 1-13 Receive Notice

Contract Reference * Product Code		Component	Default	
Account Details Message Detai	ils Message Details Pa	y Parties Pay Parties	Receive Notice DD Parties	Clearing
Ordering Institution		Intermediary		
Receiver Ordering Institution1	Q	Receiver Intermediary1	Q	
Receiver Ordering Institution2		Receiver Intermediary2		
Receiver Ordering Institution3		Receiver Intermediary3		
Receiver Ordering Institution4		Receiver Intermediary4		
Receiver Ordering Institution5		Receiver Intermediary5		
Ordering Customer				
Receiver Ordering Customer1	Q			
Receiver Ordering Customer2				
Receiver Ordering Customer3				
Receiver Ordering Customer4				

 You can enter the following details in this tab. For information on fields, refer to the field description table.

Table 1-15	Receive Notice
------------	----------------

Field	Description
Ordering Institution	The 'Ordering Institution' in a payment refers to the financial institution of the customer. This field corresponds to field 52a of a SWIFT message.
Ordering Customer	The 'Ordering Customer' in a payment refers to the customer ordering the transaction. This field corresponds to field 50a of a SWIFT message.
Intermediary	The Intermediary in a contract refers to the financial institution, between the Receiver and the Account with Institution, through which the funds must pass. The Intermediary may be a branch or affiliate of the Receiver or the Account with Institution, or an entirely different financial institution. This field corresponds to field 56a of SWIFT.

### 1.4.6 Capture Direct Debit Details

For the DD Party details, you can specify the details of the creditor and debtor, their bank details and the details on the receiver of the direct debit.

In the **DD Parties**, you can also capture details of all the DD parties involved in a contract.

#### To capture Direct Debit Details

Specify the User ID and Password, and login to Homepage

 On the Loan and Commitment - Contract Input main screen (OLDTRONL), click DD Parties of OL module.

Or



Click **DD Parties** from the following screens of LS module.

- FCDTRONL (Loan Syndication Facility Contract Online)
- LBDTRONL (LS Tranche Contract Online)
- LBDDDONL (DrawDown Online)
- LBDVAMND (LS Value Dated Amendment)
- LBDPYMNT (Loan Syndication Contract Payment)
- LBDFEELQ (Fee Liquidation)

The DD Parties screen is displayed.

#### Figure 1-14 DD Parties

Contract Reference *		Component		
Product Code			Default	
Account Details Messa	ge Details Message Details	Pay Parties Pay Parties	Receive Notice DD Parties	Clearing
Debtor Bank Details		Creditor Bank Details		
Debtor Bank 1		Creditor Bank 1		
Debtor Bank 2		Creditor Bank 2		
Debtor Bank 3		Creditor Bank 3		
Debtor Bank 4		Creditor Bank 4		
Debtor Bank 5		Creditor Bank 5		
Debtor		Creditor		
Debtor Sortcode	Q,	Creditor Sortcode	Q	
Debtor Sortcode		Creditor Sortcode Description		
Debtor Account 1		Creditor Account 1		
Debtor Account 2		Creditor Account 2		
Debtor Account 3		Creditor Account 3		
Debtor Account 4		Creditor Account 4		
Debtor Account 5		Creditor Account 5		
Receiver of DD				

 You can enter the following details in this tab. For information on fields, refer to the field description table.

Table 1-16 DD Parties

Field	Description
Receiver of Direct Debit	This field indicates the Recipient of the DD message and the system derives the type of the message to be generated based on this information. In case the receiver of the DD message is
	<ul> <li>For Customers, an MT 104 message is generated</li> <li>For Bank type customers, an MT204 message is generated</li> </ul>

# 1.4.7 Capture Clearing Details

When you settle a contract, funds may need to pass through a clearing network before it reaches the ultimate beneficiary. In the **Clearing** screen, you can specify External party Details for clearing.

#### To capture clearing details

1. From the Homepage, type OLDTRONL and click next arrow.

The Loan and Commitment - Contract Input screen displays.



2. On the Loan and Commitment - Contract Input main screen (OLDTRONL), click Clearing of OL module.

Or

Click **Clearing** from the following screens of LS module.

- FCDTRONL (Loan Syndication Facility Contract Online)
- LBDTRONL (LS Tranche Contract Online)
- LBDDDONL (DrawDown Online)
- LBDVAMND (LS Value Dated Amendment)
- LBDPYMNT (Loan Syndication Contract Payment)
- LBDFEELQ (Fee Liquidation)

The **Clearing** screen displays.

#### Figure 1-15 Clearing

Contract Reference				Component	t		
Product Code					Default		
Account Details Me	sage Details	Message Details	Pay Parties	Pay Parties	Receive Notice	DD Parties	Clearing
Bank Code		Q					
Account							
Name							

3. You can specify the following details in this tab. For more information on fields, refer to the field description table.

Field	Description
Bank Code	Specify the bank code or select appropriate bank code from the option list for the counterparty details.
Account	Specify the account number for the counterparty details.
Name	Specify the account name for the counterparty details.



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