Standing Instructions
Oracle FLEXCUBE Universal Banking
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ORACLE
FINANCIAL SERVICES

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1. About This Manual

1.1 Introduction

This manual is designed to help you to quickly get familiar with the Standing Instructions (SI) Module of Oracle FLEXCUBE.

It provides an overview to the module and takes you through the various stages in setting up instructions that Oracle FLEXCUBE should automatically process.

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 Users/User Roles:

Role	Function
Product Managers	Product definition and authorization
Account Officer	Entry of Standing Instructions
End of Day Operators	End and beginning of day related processing functions. BC Report/Query functions
Financial Controller/Product Managers	Generation of reports

1.3 Organization

This manual is organized into the following chapters:

Chapter 1	*About this Manual* gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*Standing Instructions - An Overview* offers an introduction to the module and its features.
Chapter 3	*Defining Attributes specific to a Standing Instructions Product* talks about defining the attributes specific to setting up a Standing Instruction product.
Chapter 4	*Recording an Instruction* deals with the sequence of events involved, in recording an instruction.
Chapter 5	*Standing Instructions Diary* details how you can capture text-based standing instructions and link each instruction with a specific customer account or a customer.

Chapter 6	*Automatic Processing* explains the processes that automatically run periodic activities.
Chapter 7	*Error Codes and Messages for Standing Instructions* gives a list of the error messages that you can encounter while working with the module.
Chapter 8	*Reports* gives a detailed account of report generation from this module and the contents of such reports.

1.4 Glossary of Icons

This User Manual may refer to all or some of the following icons.

Icons	Function
	New
	Copy
	Save
	Delete
	Unlock
	Print
	Close
	Re-open
	Reverse
	Template
	Roll-over
	Hold
	Authorize
	Liquidate
	Exit
	Sign-off
	Help

Icons	Function
	Add
	Delete

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

1.5 Related Documents

You may need to refer to any or all of the User Manuals while working on the SI module:

- Signature Verification
- Core Services
- Limits
- Procedures
- Products
- Settlements
- Tax
- Charges and Fee

2. Standing Instructions - an Overview

2.1 Introduction

A Standing Instruction (SI) is a service offered to customers of a bank, wherein regular transactions that the customer wants to make are processed as a matter of course instead of initiating specific transactions each time. Once initiated, a standing instruction may go on for many months, or even years, with each cycle being processed automatically.

2.2 Key Features of SI Module

As a measure to maximize processing efficiency, the SI module offers the following features:

- SI module processes the following types of standing instructions:
  - Standing Payment Order
  - Standing Collection Order
  - Account Sweep (Sweep in and Sweep out)
  - Variable Payment
- SI module is designed to automatically process an instruction that has been recorded, apply relevant charges, and generate advices. Instructions can be recorded for handling a situation where an instruction cannot be processed due to lack of funds.
- The product definition facility enables you to create business products with certain attributes. When an instruction is processed under a product, these attributes will be applied automatically. Flexibility, which is the mainstay of Oracle FLEXCUBE's design, ensures that you have the option to modify the attributes while processing an instruction, to suit specific customer needs.
- SI module has a flexible mechanism for defining and applying charges. Charges can be collected either as a rate or as a flat amount on a slab or tier system. These can be defined for products and modified for individual instructions.

2.2.1 Processing Standing Payment Orders

A payment order is perhaps the most commonly used service. Under this service, one or more accounts of your customer are debited and one or more credited. This is called a payment order because the service would mostly be used for making a payment, like regular insurance payments.

2.2.2 Processing Standing Collection Orders

A collection order is issued by a customer when a certain amount will come in to a customer's account on a regular basis. The crediting of this amount has to be handled through other modules of Oracle FLEXCUBE -- Remittances or Journal Entries. When a collection type of instruction is recorded, a Collection advice will be generated for the customer who serves as a reminder for follow up on the amount that should be credited into the customer's account.

2.2.3 Processing Sweep In Transactions

A sweep in instruction will be used when the balance in a customer account should constantly be maintained at a certain balance. A sweep in instruction ensures that whenever the balance in the customer account goes below a certain amount, money is swept in from another account.

2.2.3.1 Processing Sweep Out Transactions

A sweep out instruction will be used to move funds out of an account whenever the balance reaches a certain minimum. This is typically used to sweep funds out of a low interest earning account into a high interest earning one.

2.2.3.2 Processing Variable Payment Transactions

A variable payment is a variation of the payment type of instruction. In a payment instruction you would fix the amount to be debited, when the instruction is initiated this would be the amount for each cycle. In a variable payment type of instruction, the amount to be debited for each cycle would be different. Examples of variable payments would be the payment of electricity or telephone bills where the amount would be different each time. Thus, for a variable payment type of instruction, you would specify the amount every time a cycle has to be executed.

2.2.4 Reports

Information on the SIs defined and processed in Oracle FLEXCUBE can be retrieved in many forms. These reports can either be printed or displayed on the screen. The following are the reports for the SI module:

- Successful SIs for the day
- Unsuccessful SIs for the day
- Pending collections
- Standing instructions by customer
- Report by SI product type
- Standing Instructions Due for Execution.

3. Defining Attributes

3.1 Introduction

A product represents a specific service offered by your bank. For example, a certain type of account sweep, a specific type of periodic collection, etc. can be roughly termed a product. Once a product has been defined with specific attributes, individual instructions can be processed under it. This enables quick and uniform processing of instructions in all the branches of your bank.

While attributes defined for a product are applied on an instruction processed under it by default, some of them can be modified for a particular instruction. Oracle FLEXCUBE thus offers you flexibility to deal with peculiar conditions that may sometimes be applicable.

Standing Instructions are broadly grouped as follows:

- Standing payment orders
- Standing collection orders
- Account sweeps (Sweep in and Sweep out)
- Variable payments

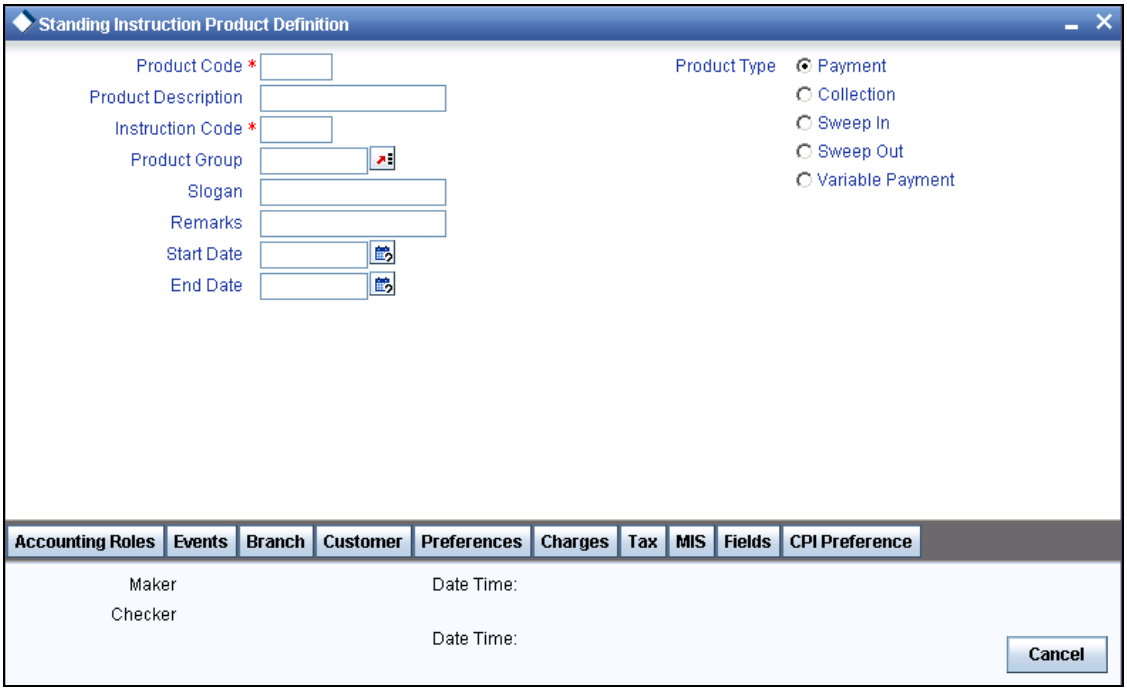
These are termed product types in Oracle FLEXCUBE. For each product type, you may have many products, which represent the method in which instructions have to be processed. The product type identifies the most basic nature of a product. The subsequent specifications for a product will be based on its type.

3.2 Creating a Product

In this chapter, we shall discuss the manner in which you can define attributes specific to a Standing Instruction (SI) product.

You can create an SI product in the ‘Standing Instruction Product Definition’ screen invoked from the Application Browser. You can invoke this screen by typing ‘SIDPRMNT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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



For any product you create in Oracle FLEXCUBE, you can define generic attributes, such as branch, currency, and customer restrictions, interest details, tax details, etc., by clicking on the appropriate icon in the horizontal array of icons in this screen. For an SI product, in addition to these generic attributes, you can specifically define other attributes. These attributes are discussed in detail in this chapter.

You can define the attributes specific to an SI product in the SI Product Definition Main screen and the SI Product Preferences screen. In these screens, you can specify the product type and set the product preferences respectively.

For further information on the generic attributes that you can define for a product, please refer the following Oracle FLEXCUBE User Manuals:

- Products
- Interest
- User Defined Fields
- Settlements

Product Code

You need to identify a standing instruction product that you are creating with a unique Product Code. This code should be unique across all the modules of Oracle FLEXCUBE. This code should be different from the Instruction Code that is given

Instruction Code

You should give the product another unique code that will be used to generate the Instruction Reference Number. This code should be different from the Product Code that will be used, to generate the contract reference number for each cycle of the instruction.

Product Group

Grouping products, according to the common features they share, helps you organize information relating to the services you provide. Product Groups also help you retrieve information easily.

You can invoke a list of the product groups that you have maintained in your bank and choose the product group to which the product that you are creating belongs.

3.2.1.1 Defining the Product Type

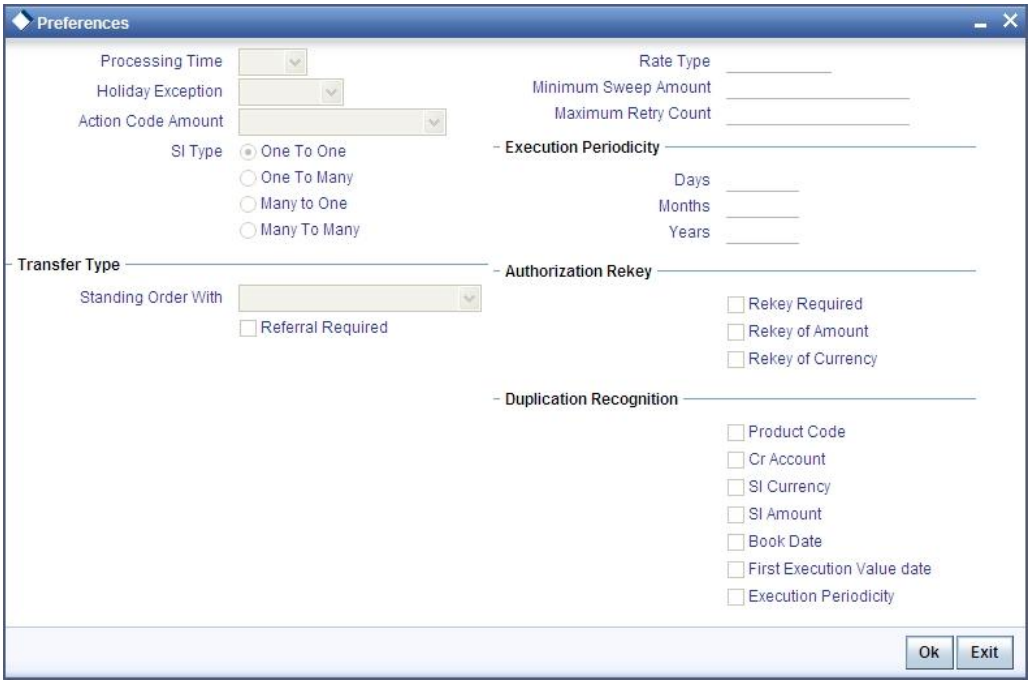
The product type identifies the most basic nature of a product. The remaining attributes that you define for a product will depend on its product type. A product that you are defining can have one of the following types:

- Standing payment orders
- Standing collection orders
- Account sweeps -- in or out
- Variable payments

3.3 Setting Product Preferences

Preferences are the options that are available to you for defining the attributes of a product. The options you choose, ultimately, shape the product. Some of the attributes defined as preferences can be changed when an instruction is processed under the product.

Click ‘Preferences’ button to invoke the SI Product ‘Preferences’ screen.



The product code together with a brief description that you specified for the product in the product definition screen will be displayed at the top of the screen.

Not all product preferences are allowed to be amended, after the product has been authorized once. So care needs to be taken before authorization of the product to ensure that the product attributes (preferences) have been maintained correctly.

3.3.1 Specifying SI Cycle

The SI cycle defines the frequency at which the instruction is to be executed. This can be defined in days, months or years. For example, you can choose to define a payment order on a daily basis, or every 60 days or 150 days, or a payment every three months or six months. You can also define a payment that is annual or every two years.

Example

Your customer Ms. Tanya Agnihotri wishes to pay her insurance premium. She could do it on a monthly basis, a quarterly basis or on an annual basis. This can be defined in three ways:

- In days - 30 days, 90 days and 365 days
- In months - 1 month, 3 months and 12 months
- In years - not possible for the first two, but 1 year for the third frequency

Rate Type

You have to specify the Rate Type that should be used for SI transactions. Click on the option list for a display of all the Rate Types maintained through the Rate Type Definition screen.

3.3.1.1 Holiday Exception Code

You should define the action that is to be taken if the due date falls on a calendar holiday. Since SI's are processed at regular intervals, often it may happen that a due date for an instruction will be a holiday. In such a case, you can:

- Bring the due date backward, in which case the instruction will be processed on the working day before the holiday.
- Push the due date forward, in which case the instruction will be processed on the working day after the holiday; or
- Let the cycle lapse, in which case the instruction will not be processed for the cycle at all.

If the due date is brought backward or pushed forward, the value date of the accounting entry for the instruction will be the working day on which it was processed.

Example

Taking up the same example that was discussed earlier, Ms. Agnihotri's insurance is due on 01 June each year. 01 June 2003 is a Sunday, and hence a banking holiday.

- If the code is Forward, then the due date is moved forward by a day and payment is made on the next working day, i.e. 02 June 2003.
- If the code is Backward, then the due date is moved back by a day and the payment is processed on the previous working day, i.e. 31 May 2003.
- If the code is Lapse, the current cycle is not executed.

3.3.1.2 Minimum Sweep Amount

This applies for a sweep in and sweep out type of product. You should define the minimum amount that is to be transferred in an account sweep.

If the amount in the Sweep From account is more than the defined SI amount but the sweep amount is less than the minimum sweep amount, then the sweep will not be executed.

3.3.1.3 Action Code Amount

The SI is processed on its due date and the necessary transaction is effected. An SI will not be processed if there are insufficient funds in the account to be debited. In such a case, the Action Code specified for the product will decide the action to be taken. It could be:

Partial Liquidation	The system will first attempt an SUXS. If SUXS fails due to insufficient funds (Available Balance < SI Amount) in the account, the SI will be executed to the extent of the funds available. This is known as partial execution. The event 'PEXC' is triggered during a partial liquidation/execution. The rest of the amount will be collected during subsequent retries, subject to the 'Maximum Retries' defined for the instruction. The system will attempt SUXS only once during the day (first time). If it fails, only PEXC will be attempted on every subsequent retry. Therefore, if between the SUXS and PEXC events, the available balance increases to cater to the full SI,

	the PEXC event ONLY will be triggered. This means that the entire SI amount may be posted for the PEXC event as well. However, the event 'PEXC' is triggered only if the 'Action Code' is specified as 'Partial Liquidation'.
Full pending	The SI is not executed until there are sufficient funds in the account. The system will re-execute the instruction daily, for the number of times defined as 'Maximum Retries'. In this case, only an 'SUXS' is triggered subject to the availability of funds to the extent of the SI amount. The event 'PEXC' will not be triggered even if partial funds are available in the account.
Ignore	The current installment is not executed at all. The next cycle will be processed on the next due date.
Await further instructions	The instruction is not processed again until its action code is changed in the Instructions Due Table. The SI Cycle Details table is automatically created when the automatic processing of SIs for the day takes place (for details on this, please refer the chapter on Automatic Processing). For an instruction, you can change the action code in this table so that you may process an unsuccessful SI.
Force	In this case, the instruction is executed, leaving a debit balance in the account.

Example

You have a payment order to pay USD 6000 as annual premium to an insurance company for Ms. Tanya Agnihotri. This amount is to be transferred from her savings account on the 01 June every year. If the account balance in her account is only USD 5000, when the insurance payment is due, the SI cannot be processed, as funds are insufficient. The processing of the instruction will depend on the action code, as follows:

Partial liquidation	In this case, you would transfer USD 5000 to the insurance company.
Full pending	Then you would not make any insurance payment for this year. The system will re-execute the instruction daily, for the number of times defined as Maximum retries count.
Ignore	The payment to the company will not be made this year, but the next payment will be processed.
Await further instructions	Future insurance payments for Ms. Tanya Agnihotri will not be made until a change in the Action Code is indicated in the Instructions Due table.
Force	The payment will be made, leaving a debit balance in the account.

3.3.1.4 Maximum Retry Count

The action code for a product indicates the action to be taken, when the account to be debited for an instruction does not have the requisite balance. One of the actions could be for the full amount to be kept pending and the instruction re-executed daily. However, you can fix the maximum number of times the SI should be re-executed. This number is defined as the maximum retry count. The SI for the current cycle will be skipped after this number has been reached. Please note that this number will also include the first time the system tries to execute the instruction. That is, if the maximum retry count is five, the system will try to re-execute the SI after the first try, for four times.

3.3.1.5 SI Type

The number of accounts involved in an instruction may be more than one. Typically, you would debit one customer account and credit another to execute an instruction. All the examples we have discussed so belong to this category. Under some circumstances, you may have to debit a single account and credit many accounts or vice versa. In Oracle FLEXCUBE, you have to specify this by defining the appropriate SI type for the product. The options available are:

One to one	One account has to be debited and one credited.
One to many	One account has to be debited and more than one credited.
Many to one	More than one account has to be debited and one account credited.
Many to Many	More than one account has to be debited and more than one account credited.

3.3.1.6 Execution Periodicity

You should indicate the periodicity with which the standing instruction has to be executed. You can indicate it in days, months, years or as a combination of all three.

You can define execution periodicity for Sweep In/Sweep Out type of instructions also.

3.3.1.7 Transfer Type

For contracts associated with the product you need to indicate whether the payment details need to be structured or whether the details can be in free format.

The format in which payment messages will be sent for all contracts involved in the product will depend on your specification in this field.

3.3.1.8 Authorization Re-key

All operations on an instruction (input, modification, etc.) have to be authorized:

- By a user other than the one who carried out the operation, and
- Before you can begin the End-of-Day operations

When you invoke the initiation of an instruction for authorization – as a cross-checking mechanism, to ensure that you are calling the right instruction – you can specify that the values of certain fields should be entered, before the other details are displayed. The complete details of the instruction will be displayed only after the values to these fields are entered. This is called the re-key option. The fields for which the values have to be given are called the re-key fields.

If no re-key fields have been defined, the details of the instruction will be displayed immediately once the authorizer calls the SI for authorization.

The re-key option also serves as a means of ensuring the accuracy of inputs.

Duplication Recognition

You can specify the following details related to duplication check for transactions. The duplication check is carried out based on the combination of the preferences maintained at the SI product level.

Product Code

Check this box to indicate that the product code needs to be considered while checking for duplicate transactions.

Cr Account

Check this box to indicate that the Cr account needs to be considered while checking for duplicate transactions.

SI Currency

Check this box to indicate that the SI currency needs to be considered while checking for duplicate transactions.

SI Amount

Check this box to indicate that the SI amount needs to be considered while checking for duplicate transactions.

Book Date

Check this box to indicate that the booking date needs to be considered while checking for duplicate transactions.

First Execution Value Date

Check this box to indicate that the value date of the first execution of the Standing Instruction needs to be considered while checking for duplicate transactions.

Execution Periodicity

Check this box to indicate that the periodicity of the Standing Instruction needs to be considered while checking for duplicate transactions.

The check for duplicate transactions is carried out based on the duplication check days maintained at Branch Parameter level. An override message gets displayed if any duplicate transaction is encountered.

If none of the above checkboxes are selected, duplication check will not be performed, even if duplication check details have been specified at branch parameter level.

For more details on the duplication check preferences maintained at branch level, refer the section titled 'Maintaining Duplication Check Details' in Core Services user manual.

3.3.1.9 Referral Required

Referral refers to the process of handling customer transactions which force the accounts involved in such a transaction to exceed the overdraft limit. Standing Instructions are examples of typical transactions, which can force an account to move into overdraft. While maintaining the details of an SI product you can indicate whether transactions involving the product need to be considered for referral checks. Enabling this option indicates that transactions within the product need to be considered for referral.

If a product is marked for referral, the details of transactions resulting in the account (involved in the transaction) moving into Overdraft will be sent to the Referral Queue.

Note the following:

- The referral is processed only for those SI instructions in which the Action code is 'Wait for Further Instruction' and the processing time is 'BOD'. Referral is not processed for the other SI Instruction.
- If an SI transaction breaches the specified limits, the details of the transaction will be displayed in the Unposted Entries section of the queue. You can choose to either accept or reject it.

For further details on Referrals refer to the Processing Referrals in Oracle FLEXCUBE chapter of the Core Entities manual.

3.3.2 Indicating the Processing Type

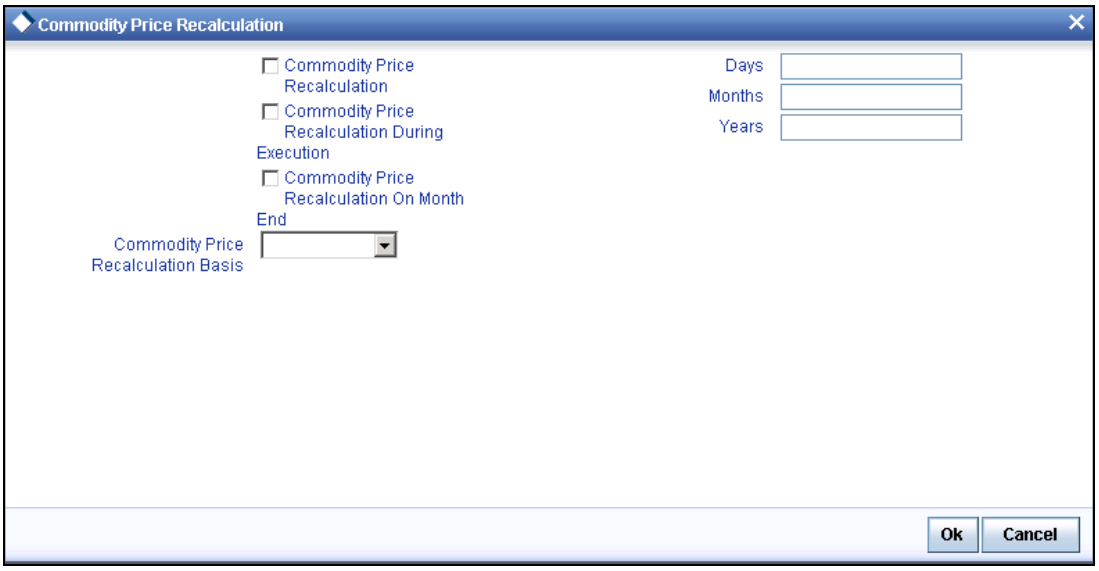
Only while creating a payment type (payment or variable payment) or sweep type (sweep in or sweep out) of product you have to specify the stage of end of cycle processing when an instruction under the product has to be processed. The following options are available:

- EOD (End of Day)
- BOD (Beginning of Day)
- INTRADAY (During the Day)

When an instruction is processed under a product, with processing time as BOD or EOD, the accounting entries will be passed either during the beginning of day or end of day, on the due date. When the processing is end of day, the instruction will be executed when the automatic processes for the SI module is run after End of Transaction Input has been marked for the day. For products with processing time as intra-day, the instruction will be executed during the day i.e. during the normal transaction input. However, such transactions will be maintained in separate groups to be executed at different times during the day.

3.4 Setting Preferences for Commodity Price Recalculation

You can set your preferences for CPI recalculation using 'Commodity Price Recalculation' screen. To invoke the screen, click 'CPI Preference' button on 'Standing Instruction Product Definition' screen.



Specify the following details:

Commodity Price Recalculation

Check this box to indicate that commodity price recalculation is applicable for the product.

The system defaults the status of the check box for any contract associated with this product. This option is enabled for a contract, only if you check it at the product level. However, you can uncheck this at the contract level.

Commodity Price Recalculation During Execution

Check this box to enable commodity price recalculation at the time of execution. This means, the periodicity of the commodity price recalculation will be the same as that of the execution.

This option is enabled for a contract only if you have checked it at the product level. The system defaults this status at the contract level. However, you can uncheck this at the contract level.

Commodity Price Recalculation on Month End

Check this box to enable recalculation of commodity price at the end of every month.

Commodity Price Recalculation Basis

Specify the basis for commodity price recalculation. The drop-down list displays the following options:

- Index Code - commodity price is recalculated based on the fluctuations in the CPI rate for an index code
- Fixed Percent - commodity price is recalculated by applying a fixed percentage on the SI amount

Choose the appropriate one.

Days

Specify the number of days after which the SI amount should be recalculated with respect to the commodity price index.

Months

Specify the number of months after which the SI amount should be recalculated with respect to the commodity price index.

Years

Specify the number of years after which the SI amount should be recalculated with respect to the commodity price index.

4. Recording an Instruction

4.1 Introduction

A product is a specific service that you offer your customers. For example, you may process periodic insurance payments, account sweeps subject to a specific balance, etc. These services should be defined as products.

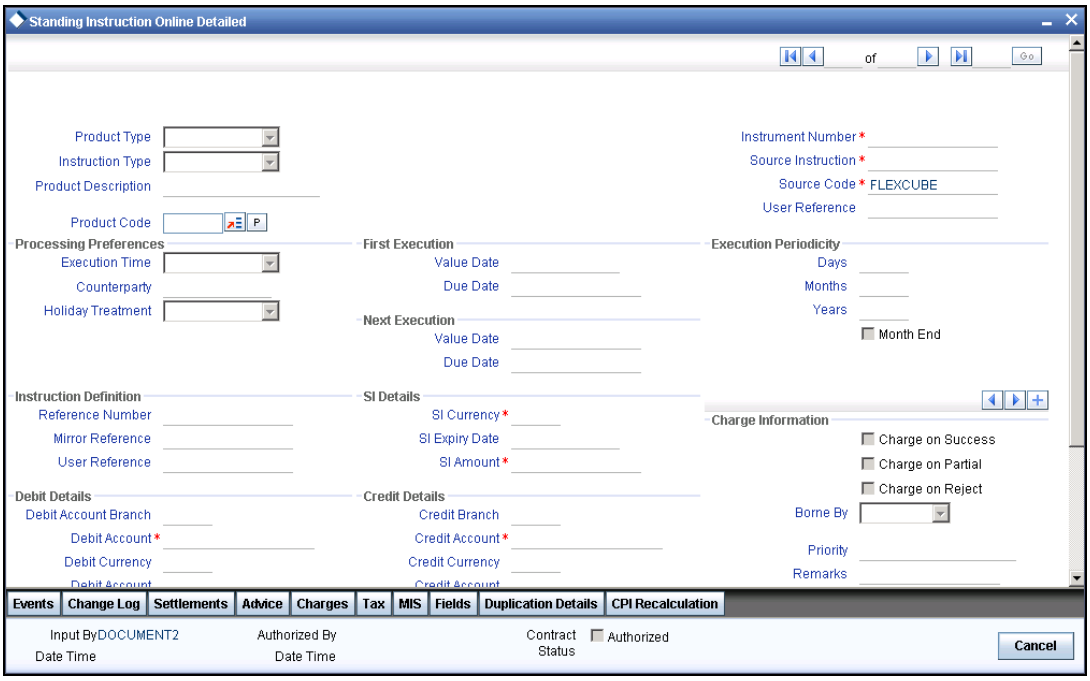
A product, you will notice, helps you classify the standing instruction services that you offer, according to broad similarities. The advantage of defining a product is that you can define certain general attributes for a product that will default to all instructions involving it.

Every time you have to process an instruction for a customer you need not specify its general attributes since they are inherited from the product involved. Some of these attributes may have to be changed for an instruction. Further, attributes specific to an instruction, like the accounts involved, the currency and amount of transfer, etc. have to be specified when an instruction is initiated.

4.2 Specifying Standing Instruction Details

The details of an instruction are recorded in the ‘Standing Instruction Online Detailed’ screen.

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



From this screen, you can navigate to the following screens that will contain values that are applicable by default depending on the product involving the instruction:

- SI Advices screen
- SI Charges screen
- SI Tax Details screen

You can choose to modify or waive the charges, suppress the generation of an advice, or waive a tax.

4.3 Operations on Instruction

The following are the related activities that you can perform on an instruction:

- Open an instruction
- Delete the details of an instruction
- Amend the details of an instruction

- Authorize an instruction
- Close an instruction
- Reopen an instruction

Please refer to the user manual on common procedures for details on these procedures.

4.4 Features of SI Input Details Screen

Every product that is created in your bank has certain general attributes. An instruction that you record acquires the general attributes that were defined for the product that it involves. These general attributes are:

- The product code, description, slogan, start and end date for the product and remarks
- How the instruction is to be processed in case the processing date falls on a holiday
- The mode of payment and the currency rate that is to be used in case it is a cross-currency transaction
- The frequency of the execution
- The action to be taken if the account to be debited for an instruction does not have sufficient funds
- Details of charges applicable on an instruction
- Other tax details like the component being taxed, the type of tax and the event (opening, execution, etc.) upon which it is applied
- The accounting roles and the General Ledgers for accounting purposes when an event (execution, partial execution, etc.) takes place, and the advices to be generated
- The customer categories and customers for whom you can process instructions involving the product
- The branch and currency restrictions
- The commodity price recalculation preferences

An instruction that you record acquires the details specified for the product that it involves. However, you also need to enter information that is specific to the instruction. You can enter details specific to an instruction in the SI Contract Details screen. You have to specify the following details for each instruction:

- Counterparty on behalf of whom the instruction is being recorded
- Currency of the instruction
- Amount that has to be transferred during each cycle
- Account that has to be debited
- Account that has to be credited
- Date on which the instruction has to be executed (first due date)
- Date until which the instruction has to be executed (expiry date)

- If the debit account is involved in more than one instructions falling due on the same day, you can allot the priority with which an instruction has to be processed.

The following attributes will be inherited from the product and you can change them:

- Maximum retry count
- Action code applicable if the instruction cannot be processed due to insufficient funds in the debit account
- Execution Periodicity

For charges, you should indicate who bears the charge: the remitter or the beneficiary.

You can also indicate the events that should be charged: successful execution (SUXS), partial execution (PEXC), or rejection (REJT).

4.4.1 Specifying Product Code

Every instruction that you record would involve a specific service that you offer (which you defined as a product). When recording an instruction, you should specify the product that it involves.

All the attributes of the product that you specify will apply to the instruction. However, you can change some of these attributes.

4.4.2 Instruction Number

The Instruction Number identifies the instruction. It is automatically generated by the system for each instruction. The Instruction Number is a combination of the three character branch code, the four character instruction code, the date on which the instruction is recorded (in Julian format) and a running serial number.

The Julian Date has the following format:

YYDDD

Here, YY stands for the last two digits of the year and DDD for the number of days that have elapsed in the year.

Example

January 31, 1998 translates into the Julian Date: 98031. Similarly, February 5, 1998 becomes 98036 in the Julian format. Here, 036 is arrived at by adding the number of days elapsed in January with those that elapsed in February (31+5=36).

4.4.2.1 User Instruction Number

An instruction can be identified by two different numbers: one is allotted by Oracle FLEXCUBE while the other one can be a number input by you, which should typically be the number with which your customer identifies the instruction, called the User Instruction Number. No two instructions can have the same User Instruction Number.

By default, the Instruction Number allotted by Oracle FLEXCUBE and the User Instruction Number will be the same.

4.4.2.2 Specifying Customer

When entering the details of an instruction, you should specify the customer on whose behalf you are recording it. The category of customers (or the customers themselves) who can record standing instructions is defined for the product. Specify the code of a customer who falls into a category allowed for the product.

4.4.2.3 Execution Periodicity

The execution periodicity defined for the product will be picked up automatically. You can modify it to suit the instruction you are processing.

4.4.2.4 Specifying Period for which Instruction should be Executed

Each instruction is valid for a specific period of time. This must be defined for the instruction. The first due date and the expiry date will mark the life-span of the instruction. The value date for the first execution is usually the same date as the first due date, unless that is a holiday. In that case, the First Value Date will be computed based on the holiday handling specifications for the product.

By default, the First Due Date will be today s date. You can change it to a date in the future. Oracle FLEXCUBE will automatically compute the next due date and next value date based on the periodicity defined for the product.

The Expiry Date will be the date until when the instruction will be processed.

4.4.2.5 Specifying Instruction Currency and Amount

The SI amount that you specify while processing an instruction has different interpretations, depending on the type of SI, as follows:

Payment

This is the amount that should be transferred whenever the instruction is executed.

Collection

This is the amount that would be coming in for the customer, for every cycle. This amount is for information purposes only and no accounting entries will be passed for it.

Sweep in

This is the balance in the credit account that should trigger a sweep in of funds. The sweep transaction will be executed if the balance in the credit account goes below this amount.

Sweep out

This is the balance in the debit account that should trigger a sweep out of funds. The sweep transaction will be executed if the balance in the debit account becomes greater than this amount.

Variable Payment

This is the amount that should be processed for the next cycle of the variable payment transaction. Every time a cycle of the variable payment instruction is executed, the SI Amount field is reset to zero. You should put in the SI Amount applicable for the next cycle through the Amend operation on the SI Input Detailed screen.

If the amount is not changed and it remains as zero on the Value Date of the instruction, Oracle FLEXCUBE will not process it; it will allot it an unprocessed status. You should change the amount through the SI Cycle Details table before the variable payment can be processed during a subsequent retry.


The instruction currency is the one in which the instruction should be executed. The SI amount that you specify is taken to be in the instruction currency. The currency of the debit and credit accounts, can, however, be different from this currency. In such a case, Oracle FLEXCUBE will use the conversion rate specified for the product. Further, the holiday checking for an instruction will be done for the instruction currency.

4.4.2.6 Specifying Index Readj. Details

Index Code

Specify the index code for the readjustment.

Commodity Price Recalculation Percent

Specify the commodity price recalculation percent for the readjustment.

Base Currency

Specify the base currency. During SI batch, the system will pick up the index rate for the SI execution date from the index rate maintenance to arrive at the base currency equivalent amount of the SI for the instructions defined in index currency.

If the SI currency is an index currency, then the system will displays the corresponding base currency.

4.4.3 Value and Due Dates

The First Execution Value Date is the date you should specify while processing an instruction. This date is used by Oracle FLEXCUBE for the following purposes:

- The first execution of the instruction is done on this date, and
- The value dates for subsequent executions will be computed based on this date and the frequency of the instruction.

Thus, the Next Execution Value Date is the date on which the next cycle of the instruction falls due.

The First Execution Due Date and the Next execution Due Date is relevant only if any of the value dates fall on a holiday in the instruction currency. In such a case, the Due Date will be the date adjusted according to the holiday handling specifications for the product under which the instruction is being processed.

The holiday handling specification could be to move the Value Date either backwards or forwards. On a rare occasion, an instruction cycle that falls on a holiday will be ignored, if the holiday rules so specifies.

4.4.4 Specifying Debit and Credit Accounts

In the case of one-to-one instructions, you should define one debit and one credit account. For a many-to-one or one-to-many instruction, the first account you specify will be defaulted, and they can be changed.

If you have specified an account that uses an account class that is restricted for the product, an override is sought when you attempt to save the contract.

4.4.4.1 Debit Account Description

In this field, the description of the corresponding debit account is displayed by the system, when you specify or select the Customer Number or Customer Account from the LOV. If the debit account number keyed in has only one value matching it in the LOV, then system will not open the LOV on tab out and the description of the debit account will be automatically displayed

4.4.4.2 Credit Account Description

In this field, the description of the corresponding credit account is displayed by the system, when you specify or select the Customer Number or Customer Account from the LOV. If the credit account number keyed in has only one value matching it in the LOV, then system will not open the LOV on tab out and the description of the credit account will be automatically displayed.

4.4.5 Specifying Charges

The charges applicable for an instruction are defined for the product under which the instruction is processed. These charges will be defaulted for the instruction you are processing. A charge can be applied for the following events:

- Successful execution (SUXS),
- Partial execution (PEXC), or
- Rejection (REJT)

You should specify the party who bears the charge: the remitter or the beneficiary.

4.4.6 Action Code

The Action Code indicates the action to be taken if the account to be debited in order to execute an instruction does not have the necessary funds. This applies to a payment or a variable payment type of product. This Action Code is defined for the product under which an instruction is processed. You can change it for the instruction you are processing.

The following are the Action Codes that can be specified:

Partial Liquidation	If the account has insufficient funds (Available Balance < SI Amount), the SI is executed to the extent of the funds available. This is known as partial execution. The event 'PEXC' is triggered during a partial liquidation/execution. The event 'PEXC' is triggered during a partial liquidation/execution. The rest of the amount will be collected during subsequent retries, subject to the 'Maximum Retries' defined for the instruction. The system will attempt SUXS only once during the day (first time). If it fails, only PEXC will be attempted on every subsequent retry. Therefore, if between the SUXS and PEXC events, the available balance increases to cater to the full SI, the PEXC event ONLY will be triggered. This means that the entire SI amount may be posted for the PEXC event as well. However, the event 'PEXC' is triggered only if the 'Action Code' is specified as 'Partial Liquidation'.
Full Pending	The SI is not executed until there are sufficient funds in the account. The system will re-execute the instruction daily, for the number of times defined as 'Maximum Retries'. In this case, only an 'SUXS' is triggered subject to the availability of funds to the extent of the SI amount. The event 'PEXC' will not be triggered even if partial funds are available in the account.
Ignore	The current installment is not executed at all. The next cycle will be processed on the next due date.
Await further instructions	The instruction is not processed again until its action code is changed in the Instructions Due Table. The SI Cycle Details table is automatically created when the automatic processing of SIs for the day takes place (for details on this, please refer to the chapter on Automatic Processing). For an instruction, you can change the action code in this table so that you may process an unsuccessful SI.
Force	In this case, the instruction is executed, leaving a debit balance in the account.

4.4.7 Maximum Retry Count

If the Action Code for an instruction indicates that the full amount should be kept pending, or the partial amount has to be liquidated, you can define the maximum number of times for which Oracle FLEXCUBE should try to re-execute the instruction.

This attribute is defined for the product and will be defaulted for the instruction, and you can modify it.

4.4.8 Specifying Minimum Balance after Sweep

For a sweep in type of instruction, you should specify the amount that should be left in the debit account after the sweep is executed. A sweep in instruction will be executed when the balance in the credit account goes below the SI Amount. The minimum balance after sweep ensures that a certain balance is left in the debit account and only excess amount is swept.

4.4.9 Specifying Minimum Sweep Amount

This applies for a sweep out type of product. You should define the minimum amount that is to be transferred in an account sweep. If the amount in the Sweep From account is more than the defined SI amount but the sweep amount is less than the minimum sweep amount**,** the sweep will not be executed.

Example

An account sweep for Mr. Sam Brown's account is defined to transfer any amount over USD 10, 000 to another account. The minimum sweep amount for the product is defined at USD 2,500. If the balance in Mr. Brown s account is USD 12,000, the instruction will not be processed, as USD 2,000 is less than the Minimum Sweep Amount.

4.4.10 Specifying Your Remarks

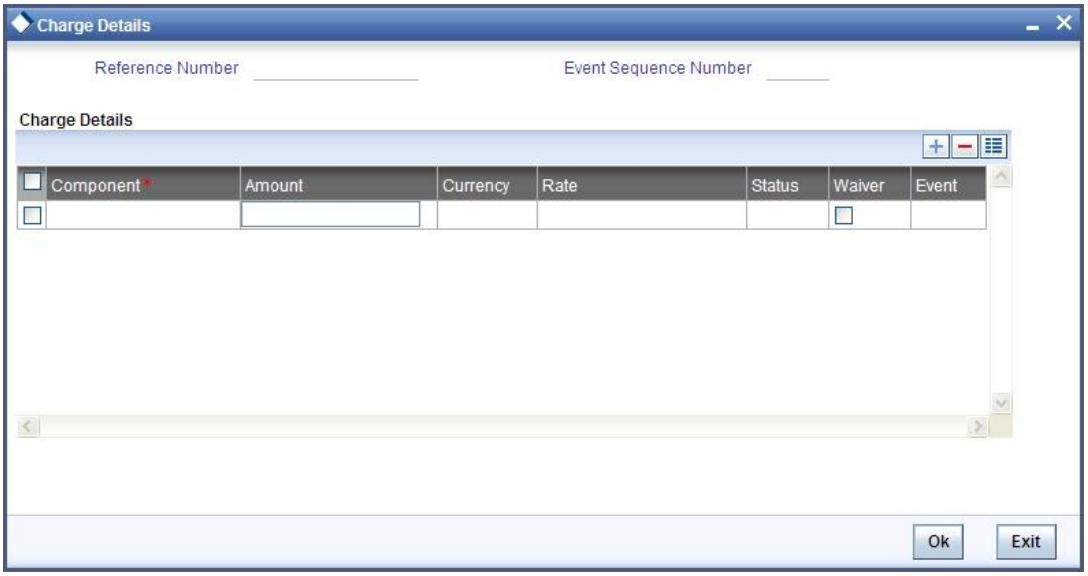
You can enter information describing the instruction that you are recording. This will be available when you retrieve information on the instruction. However, this information will not be printed on any advice printed for the customer s benefit. This information will be displayed whenever you retrieve information on the instruction either as a display or in print.

4.5 Charges for Instruction

The charges that are applicable for an instruction are defined for the product under which the instruction is processed. You have the option to:

- Modify the amount that is applied by default; or
- Waive the application of the charge altogether.

Click 'Charges' button in the SI Input -- Detailed screen. The 'Charge Details' screen will be displayed.

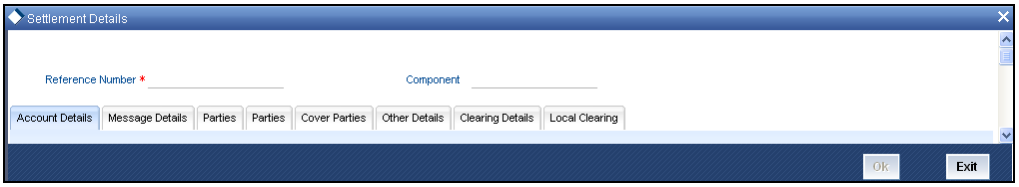


The charges applicable for the events that have been processed till date will be displayed. Tick the Waiver field if you want to waive the charges applicable.

4.6 Settlement Instructions

The account(s) through which a customer wishes to settle the charges have to be indicated through the SI Settlements screen.

Click ‘Settlements’ button in the SI Input -- Detailed screen to invoke the ‘Settlements Details’ screen.



Besides the account details, the other details that you can specify include the currency in which the component is expressed, the payment account and its currency, the branch of your bank to which the account belongs, the exchange rate (in the case of the component currency being different from the account currency).

If you have specified an account that uses an account class that is restricted for the product, an override is sought when you attempt to save the contract.

Depending on the component, the system will also display whether the account involved in an entry has to be debited or credited:

- P indicates you credit (Pay to) the account involved; and
- R indicates you debit (Receive from) the account involved.

You can specify the mode of payment (by SWIFT or by an instrument), and also verify customer signatures through the Settlement Instructions screen.

4.6.1 Specifying Account Details

You can specify the following details in the ‘Account Details’ tab.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

The system will display an override message if the negotiated rate is not within the exchange rate variance maintained at the product.

Negotiated Reference Number

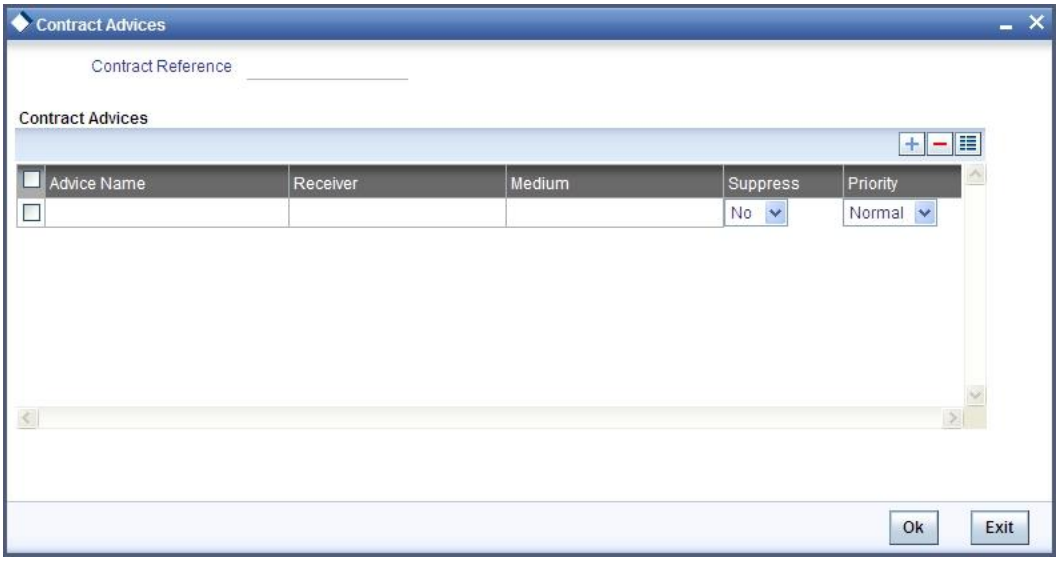
Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.

Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

4.7 Suppressing Advice

The advices to be sent for an event are defined for the product under which the instruction is processed. These advices will, by default be generated for an instruction. However, while processing an instruction you have the option to suppress the generation of an advice.

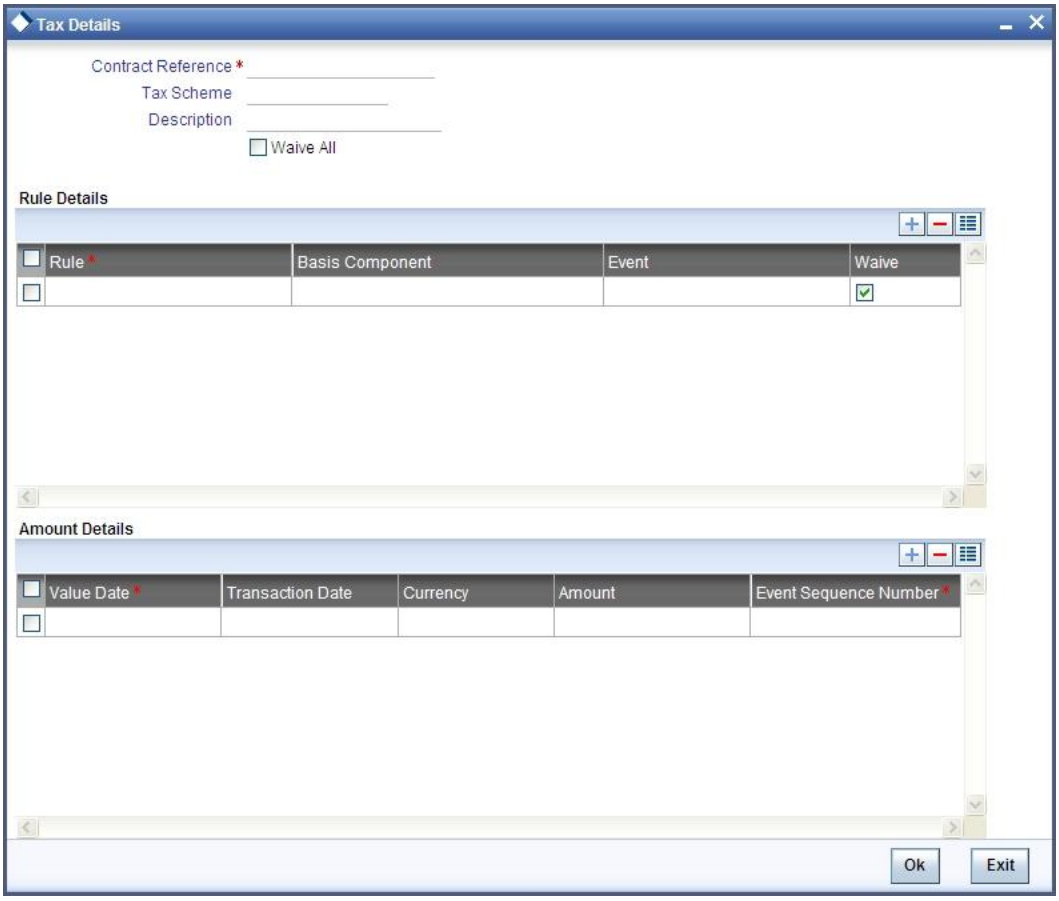
Click ‘Advices’ button in the SI Input Detailed screen. The ‘Contract Advices’ screen will be displayed.



The screen will contain the details of the advices applicable for the event you are processing. If you want to suppress an advice, select 'Yes' in the Suppress column. Since an advice for a standing instruction is always sent by mail, the priority column does not apply.

4.8 Tax on Instruction

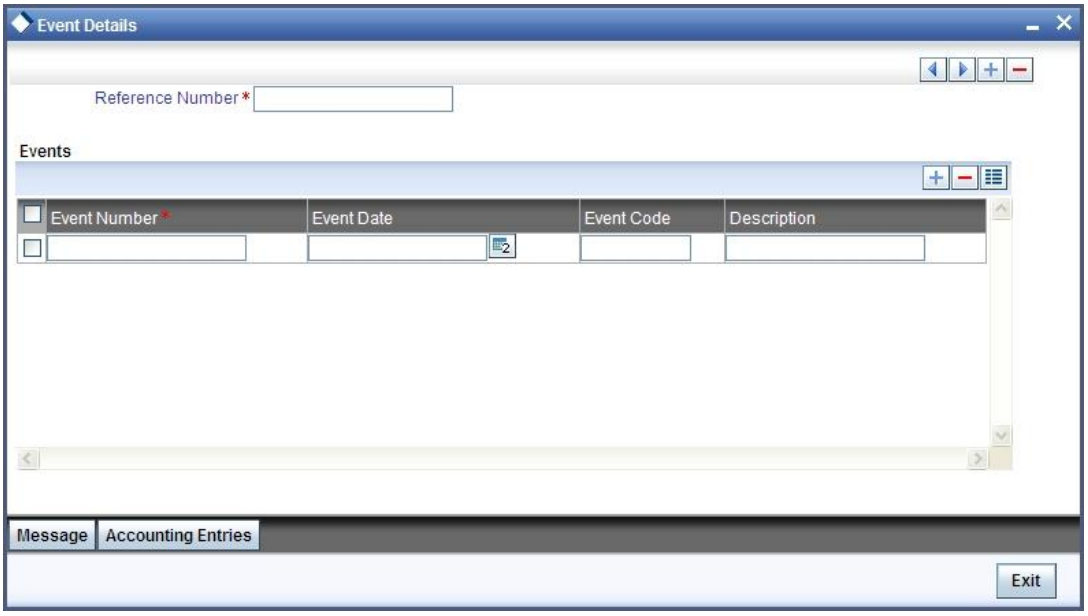
You can process tax on the charges that you earn for an instruction and on the instruction amount itself. Tax is applied based on the tax scheme linked to the product, under which the instruction is processed. While processing an instruction, you can choose to waive the tax applicable. Click 'Tax' button. The 'Tax Details' screen will be displayed.



Tick the Waiver button if you want to waive the taxes applicable.

4.9 Viewing Event Details on Instruction

The event details screen of instruction processing will show the details of the accounting entries generated for an instruction. Click ‘Events’ button in the SI Input Detailed View screen to go to the SI Contract - Events, Accounting Entries and Overrides screen.



For the event that is highlighted, the details of accounting entries and the overrides that were given when the event was stored are shown. For each accounting entry, the following details are provided:

- Branch
- Account
- Transaction Code
- Booking Date
- Value Date
- Dr/Cr indicator
- CCY (Currency)
- Conversion rate
- Amount in contract CCY
- Amount in local currency
- Whether the instruction is still active (meaning that cycles are being executed for the instruction)
- Whether the last activity on the instruction is authorized

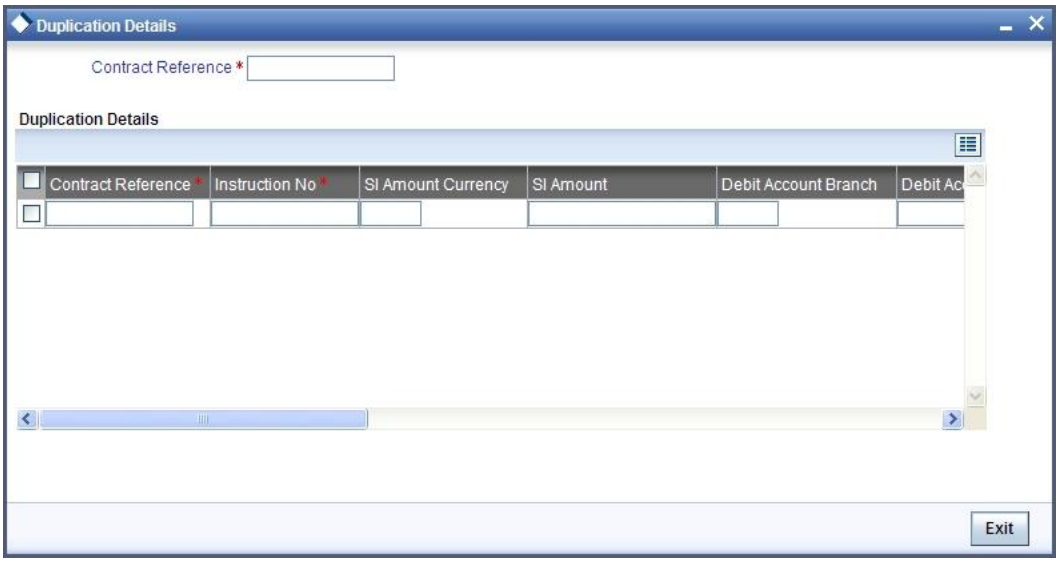
You can use the arrow buttons to navigate through the various events.

4.10 Viewing Duplication details

The system checks for duplicates while booking instructions based on the number of days for duplicate check maintained at the ‘Branch Parameters Maintenance’ screen and the duplication preferences set at the product preference level. The system displays the duplicate contract reference number if there is a single match else it displays the following override message;

‘Duplicate Instructions recognized based on the product preference’

You can view all the duplicate instructions in the ‘Duplication Details’ screen. Click ‘Duplication Details’ button in the ‘Standing Instruction Online Detailed’ screen to invoke this screen.



Here, the following details are displayed:

- Instuction number
- User Instruction number
- Reference No
- User Ref No
- SI Amount
- SI Expiry date
- SI Currency
- Debit Branch
- Credit Branch
- Debit Account
- Credit Account

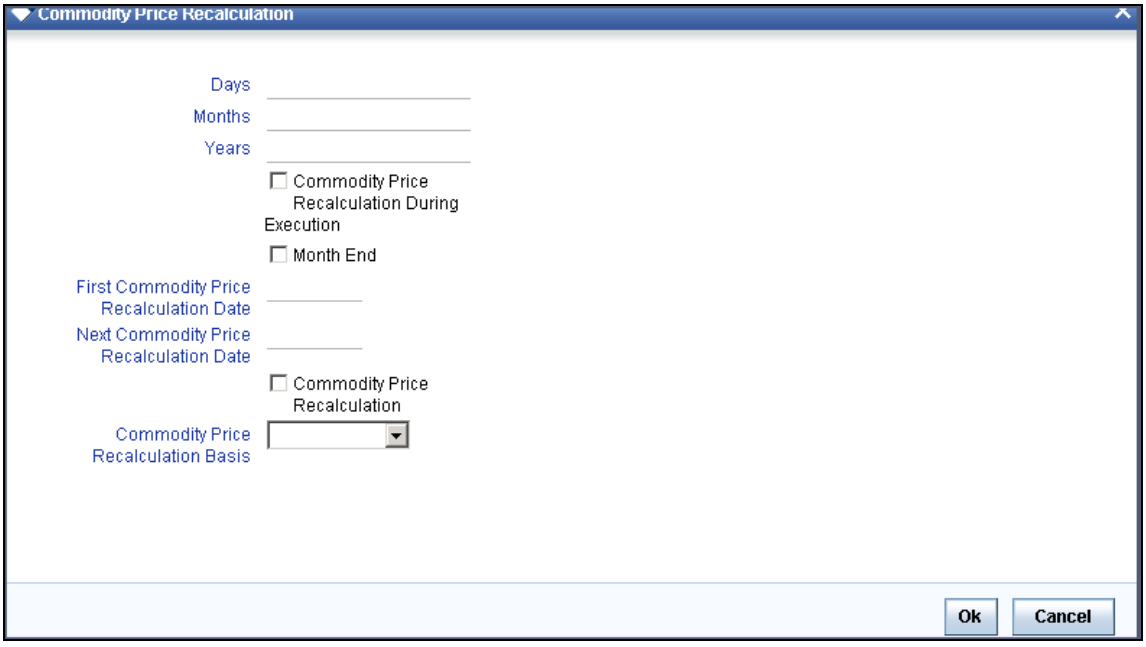
- Debit Ccy
- Credit Ccy

Duplication check is done based on the following criteria:

- Number of days that are maintained for duplicate check at the ‘Branch Parameters Maintenance’ screen.
- Duplication recognition that is selected at the ‘Standing Instruction Product Definition’ screen.
- The duplication details are persistent and can be viewed by the authorizer too.
- Duplication Check is done against the contract level and not at the instruction level.
- If duplication details are not maintained at branch level for Standing Instructions, no duplicate checks will be carried out.

4.11 Maintaining Commodity Price Recalculation Details

You can capture the details pertaining to CPI recalculation using ‘Commodity Price Recalculation’ screen. To invoke the screen, click ‘CPI Recalculation’ button on ‘Standing Instruction Online Detailed’ screen.



Specify the following details:

Days

Specify the number of days after which the SI amount should be recalculated with respect to the commodity price index.

Months

Specify the number of months after which the SI amount should be recalculated with respect to the commodity price index.

Years

Specify the number of years after which the SI amount should be recalculated with respect to the commodity price index.

Commodity Price Recalculation During Execution

Check this box to enable commodity price recalculation at the time of execution. This means, the periodicity of the commodity price recalculation will be the same as that of the execution.

You can check this option only if you have checked this at the product level. If you have checked it at the product level, the system defaults the same status at the contract level. However, you can uncheck this at the contract level.

Month End

Check this box to enable recalculation of commodity price at the end of every month.

First Commodity Price Recalculation Date

Specify the date as of which the first recalculation of commodity price should happen.

If you have not checked the option ‘Commodity Price Recalculation during Execution’, the system will default this date by adding the recalculation frequency to the system date.

Next Commodity Price Recalculation Date

The system displays the next recalculation date based on the first recalculation date and the periodicity of commodity price recalculation. You cannot modify this.

Commodity Price Recalculation

Check this box to indicate that commodity price recalculation is applicable for the instruction.

You can check this option only if you have checked this at the product level. If you have checked it at the product level, the system defaults the same status at the contract level. However, you can uncheck this at the contract level.

Commodity Price Recalculation Basis

Specify the basis for commodity price recalculation. The drop-down list displays the following options:

- Index Code - commodity price is recalculated based on the fluctuations in the CPI rate for an index code
- Fixed Percent - commodity price is recalculated by applying a fixed percentage on the SI amount

Choose the appropriate one.

Notice that you cannot modify the next recalculation date, once the contract has been authorized.

4.12 SI Amendment Upload

Oracle FLEXCUBE supports the amendment upload of Standing Instructions by way of the FLEXML interface.

Oracle FLEXCUBE allows amendment of only authorized instructions.

The following fields will be made available for amendment at the instruction level:

- Counterparty
- Execution frequency (Days, Months, Year)

Changing the counterparty will lead to re-pickup of subsystems.

The following fields will be made available for amendment at the contract level:

- Action Code
- Charge On Success
- Charge On Partial Success
- Charge On Reject
- Retry Count
- Charge Whom
- Minimum Sweep Amount
- Minimum Balance After Sweep
- SI Amount
- SI Amount Ccy
- Dr Account Branch
- Dr Account
- Cr Account Branch
- Cr Account

The FLEXML interface will carry out the following as a part of the amendment upload:

- A new version of the instruction is created and based on the data that is being amended, replication / re-pickup for subsystem is carried out. Subsequently the accounting and advice generation based on the amendment event maintenance in product definition will be processed.

- The post upload auth status will be accepted as a parameter to the amendment service.
- The action to be taken on override and exception is similar to the processing done as in the case of Save of a new instruction.

4.12.1 SI Batch Processing

- The system would initially post the accounting entries by debiting the customer account and crediting the payable GL for the SI transaction amount.
- The system would prepare the instrument transaction data to be uploaded and the same would be uploaded to create the instrument transaction.
- By debiting Payable GL, DD/BC transaction would be created as per the Instrument ARC maintenance.
- Once DD/BC issue transaction is created, the transactions would be available as a part of Web Branch DD/BC issued data stores
- After that system would do the message handoff to generate the DD/PO
- After successful generation of instrument message system would internally update the instrument number for the contract
- In case of foreign currency instruments, the system would generate MT110 along with the Draft/PO
- MT110 would be created with the message type as 'DD_ISSUE'

The following setting needs to be done for SI Transaction:

- In SI details screen, any instruction for issuing DD/PO, the 'Credit Account' will be selected as a 'Payable GL'.
- During SI save ,when the user selects 'Credit Account' as 'Payable GL' and 'Payment Mode' as 'Instrument', the system performs following validations:
  - Instrument Type should not be null
  - Ultimate beneficiary details are mandatory (Name and Address)
  - Payable Bank and Branch should not be null
- In SI Settlements, the user has to select the appropriate Instrument Type to generate DD/PO. For issuing Demand Drafts and Banker's Cheque instrument types should be DDG/DDA and BCG/BCA respectively.
- In SI settlements 'Other Details' tab ,option 'Waive Charges on Instrument Issue' has to be selected to waive-off any instrument charges maintained at ARC maintenance.
- SI batch that executes would create DD/BC issue transaction

The population of the tags of MT110 is as follows:

Explanation	Message Contents
Message Type	110
Receiver	BIC of the customer corresponding to the NOSTRO

Explanation	Message Contents
	account of the Liquidation product's ARC setup
Message Text	
Transaction reference number	:20:Contract Ref no of the DD/PO transaction
Number of the Cheque	:21: Instrument Number from the DD Transaction
Date the Cheque was issued	:30:Instrument Date from DD/PO transaction
Currency and Amount of cheque	:32B: Instrument Currency Instrument Amount
Payee of the Cheque	:59: Beneficiary Name
Sender to Receiver Information	:72: Sender to Receiver information
End of Message text/trailer	

The standard SWIFT validations on field 72 are carried out in Sender receiver information of Settlement subsystem in SI for amount tag SI_AMT. The system will create MT110 in the SI batch with the message type as 'DD_ISSUE'. Field 72 will not be populated if the sender to receiver info is empty.

4.12.2 Printing of DD/BC

All the generated Drafts/Banker's Cheques will be spooled to a file (based on Instrument type) and these spooled files would be sent to designated DD printing system in bank.

Note the following:

- The 'Message Printing' (MSDPRINT) screen would be used to spool the generated DD/PO s during SI batch.
- The instruments for DD and PO would be identified with the message type 'DEMDRAFT' and 'MCK' respectively.
- The 'Message Printing' screen has the provision to spool instruments based on Customer. That is 'Customer Account' and 'Instrument'.

4.13 SI Tax Rule Set-Up

The tax amount is not known before the SI is processed. Hence system only checks for sufficient funds to the extent of the SI amount. Hence when the SI is processed and the tax amount is calculated, the system will roll back the transaction in case there are insufficient funds to debit the SI amount plus the tax amount. In case there is an OD linked to the CASA account, system will overdraw the account.

Case 1:

Transaction Description	Transaction Tax	Remarks
Tax-exempted internal transfer as there is a Single Holder	This transaction is exempt from transaction tax	Source Account – Single Holder Destination Account – Single Holder

A customer makes a transfer from his savings account, in which he is the only holder, for an amount of S/.300000, to his current account, in which he is also the only holder. Since the customer is the holder of both the savings account and of the current account, this account transfer is exempt from transaction tax and the system will not calculate the ITF.

Case 2:

Transaction Description	Transaction Tax	Remarks
Tax-exempted internal transfer as there is a Joint Holder in same order/pattern	This transaction is exempt from transaction tax	Source Account – Joint Holder (1,2) Destination Account – Joint Holder (1,2)

A customer makes a transfer from his joint holder savings account for an amount of S/.300000, in which the holders are the following:

- CIF 1: 112223334
- Name of holder 1: Juan Pérez
- CIF 2: 223334445
- Name of holder 2: Miguel Tapia

In order to settle the deposit, a joint savings account is credited. The holders are the following:

- CIF 1: 112223334
- Name of holder 1: Juan Pérez
- CIF 2 : 223334445
- Name of holder 2: Miguel Tapia

Since both the accounts are joint holding with same holding order, this transaction is not subject to transaction tax and the system should not calculate the charge the transaction tax.

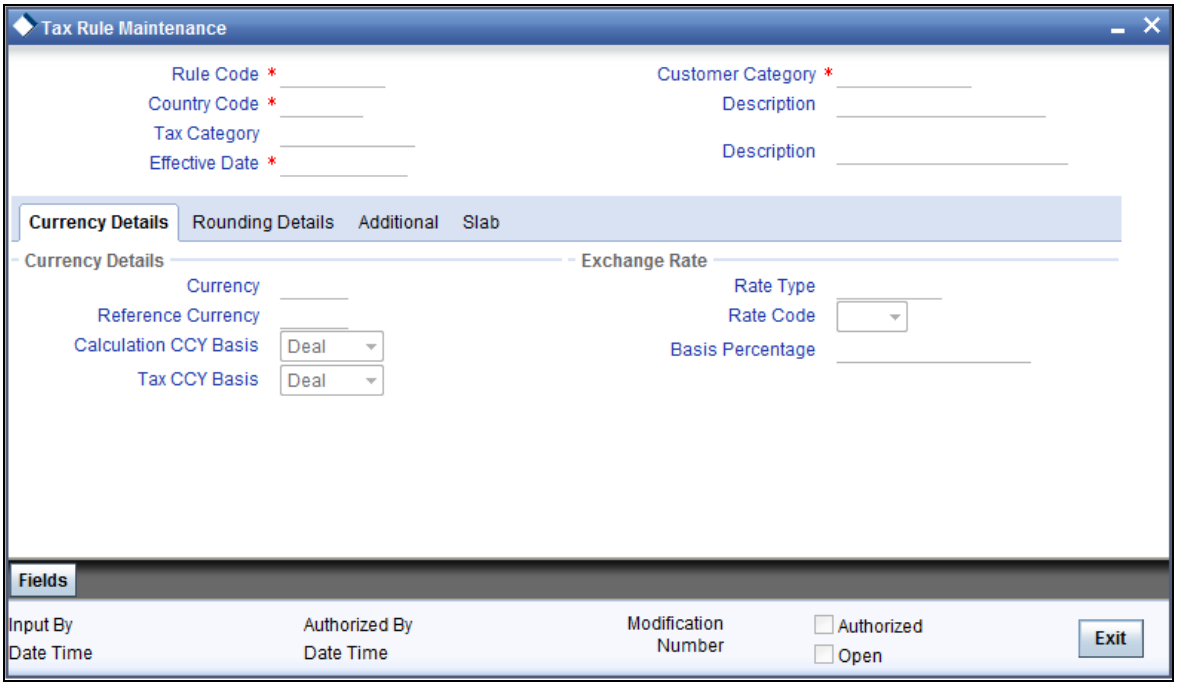
Case 3:

Transaction Description	Transaction Tax	Remarks
Internal transfer is not exempted. ITF is applied to debit and credit accounts as there is a different holding pattern.	This transaction is subject to transaction tax	Source Account – Single Holder Destination Account – Joint Holder (1,2)

A customer makes a transfer from his savings account, in which he is the only holder, for an amount of S/.265850 to his joint current account. Since he is the only holder of the savings account, but the current account is joint (that is, it has more than one holder) then the system will apply the ITF.

4.13.1 Transaction Tax Maintenance Set Up

A tax rule identifies the method in which a tax component (a Stock Exchange tax, a Local tax, etc.) is calculated. You can build tax rules in the 'Tax Rule Maintenance' screen. You can invoke this screen by typing 'TADRULE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can create a Tax Rule 'DPTR' (Deposit Tax Rule) with the following values:

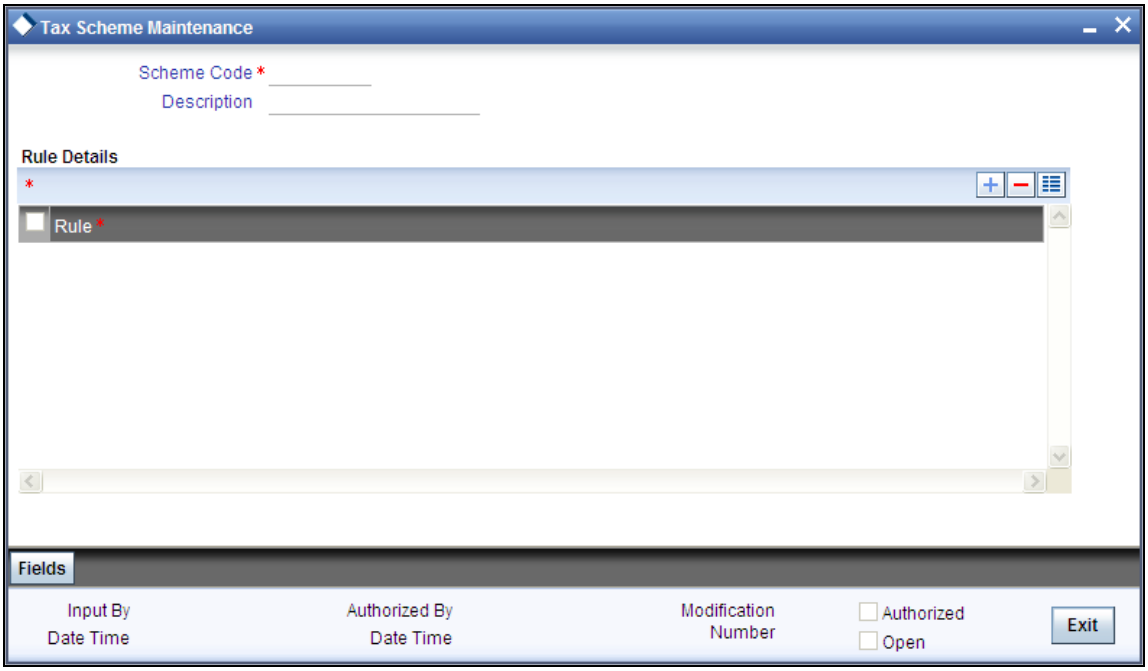
- Rule Method: 'Rate'
- In the 'Slab' tab, Basis Amount To: Maximum Value

- 'Rate': 0.005%

Refer the section 'Defining Tax Rules' in Tax User Manual under Modularity for details about this screen.

4.13.1.1 Maintaining Tax Scheme Details

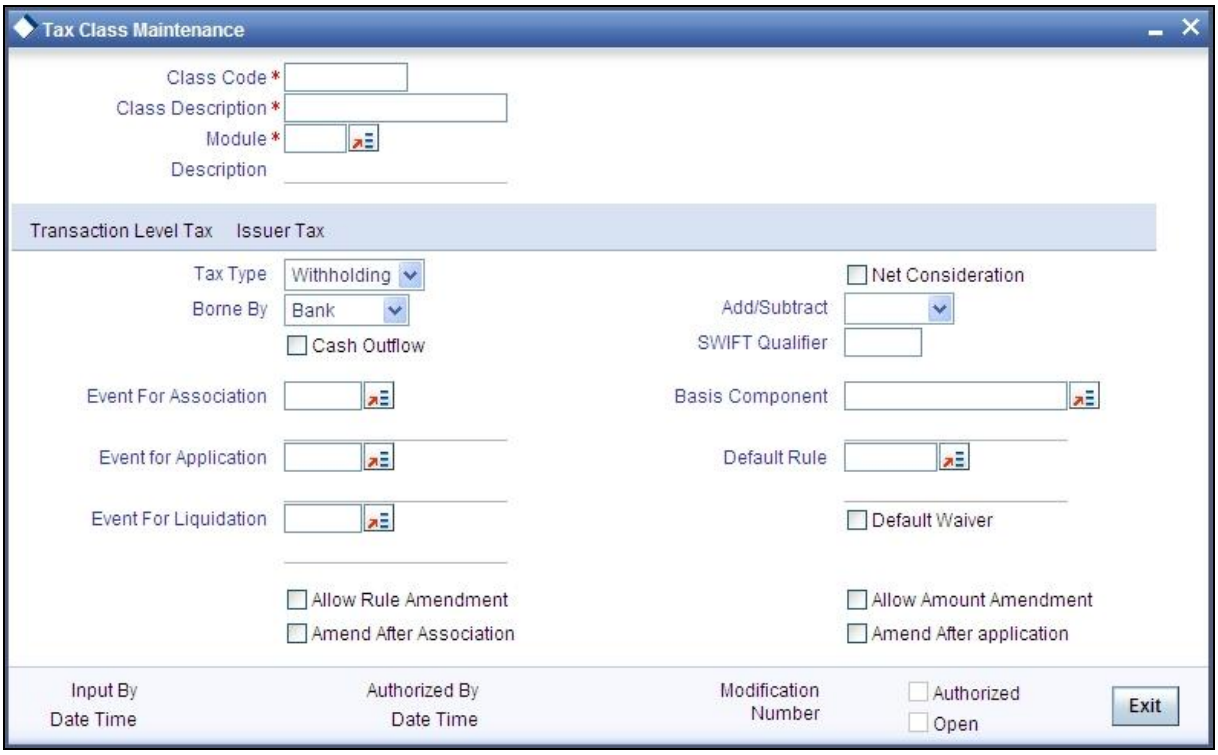
Tax schemes can be built in the 'Tax Scheme Maintenance' screen. You can invoke this screen by typing 'TADSCHEM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Combine the tax rule into a Tax Scheme 'DPTS' (Deposit Tax Scheme).

4.13.2 Defining Transaction Level Taxes as Classes

You can define the attributes of a transaction level tax under the corresponding section of the 'Tax Class Maintenance' screen. You can invoke this screen by typing 'TADTAXCL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can create a Tax Class 'DPTCL' (Deposit Tax Class).

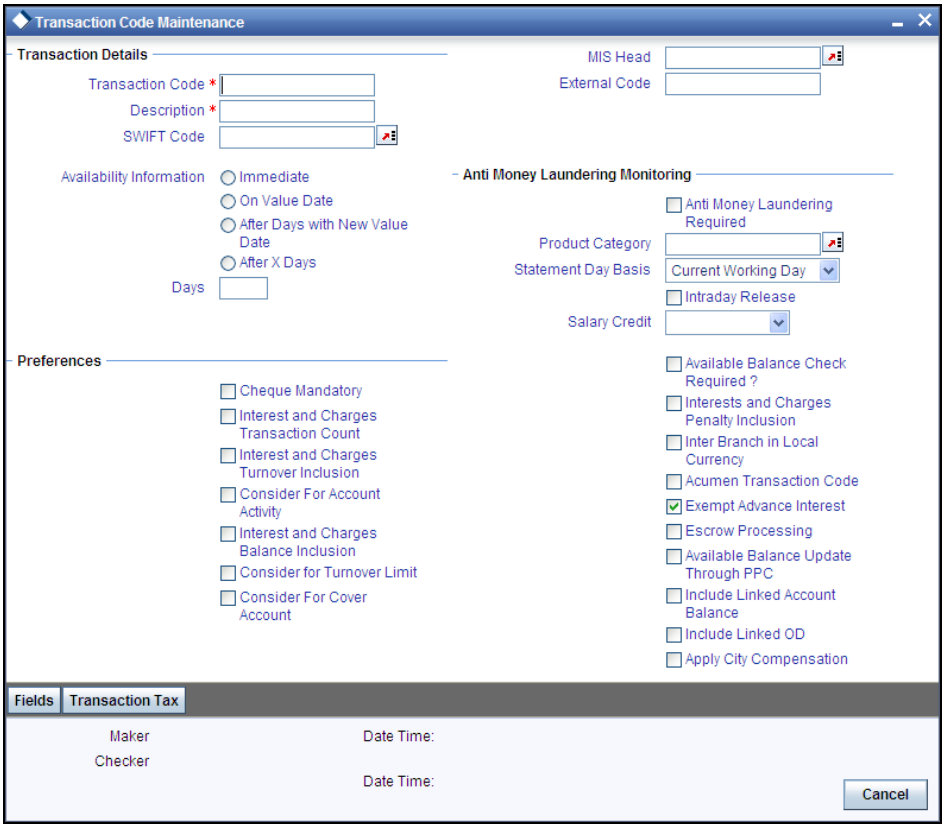
Refer the section 'Maintaining Tax Class' in Class User Manual under Modularity for details about this screen.

On the Transaction Tax Maintenance (STDTRNTX) Screen, link the Tax Scheme (DPTS), Tax Class (DPTCL) and the GL Account Head (1110111).

This GL Account Head (1110111) will be debited with the Tax Amount in case the Tax Bourne by parameter is selected as 'Bank'.

4.13.3 Maintaining Transaction Code

You can invoke 'Transaction Code Maintenance' screen by typing 'STDTRCOD' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

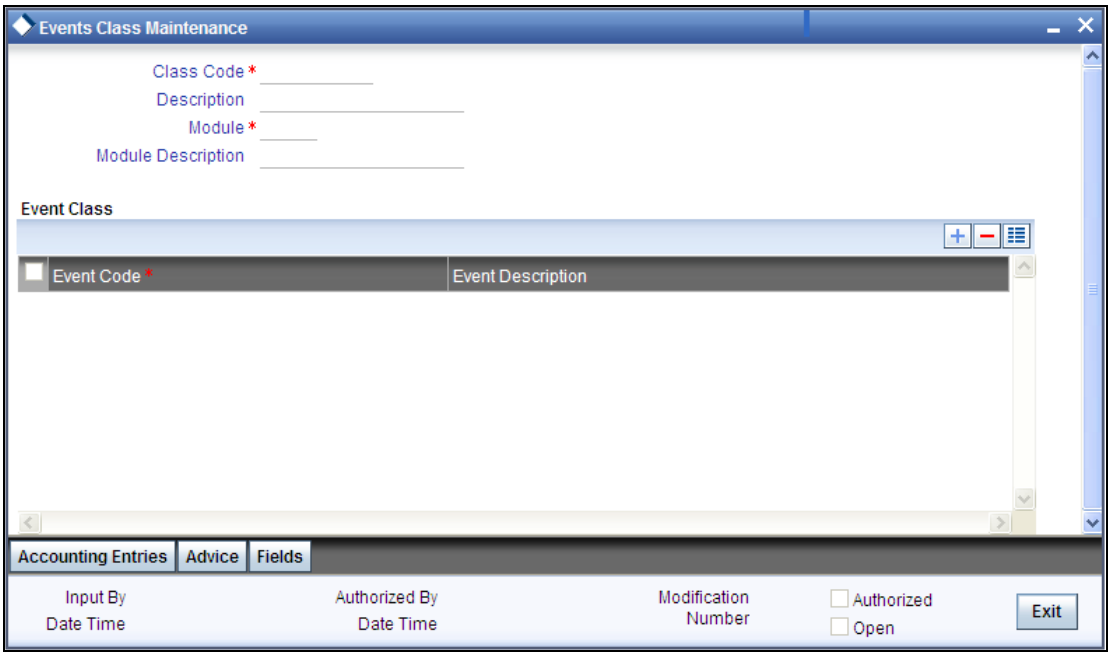


For the transaction Code ‘DPT’ (Deposit Tax), attach the Tax Scheme ‘DPTS’ (Deposit Tax Scheme) by using the ‘Transaction Tax’ Tab. Tax Bourne by value will be ‘Customer Account’.

For more details on this screen, refer the chapter ‘Period Code Maintenance’ in Core Service User Manual.

4.13.4 Maintaining Events Class

You can build the events that you would like to include in an Events Class in the ‘Events Class Maintenance’ screen. You can invoke this screen by typing ‘CSDACTCL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You need to set the following details:

Class Code

Set Tax Class as 'DPTCL'(Deposit Tax Class).

Module

Set module 'TD' (Term Deposit).

Event

Set Event 'DEBK' (Deposit Booking).

The following accounting entries will be passed:

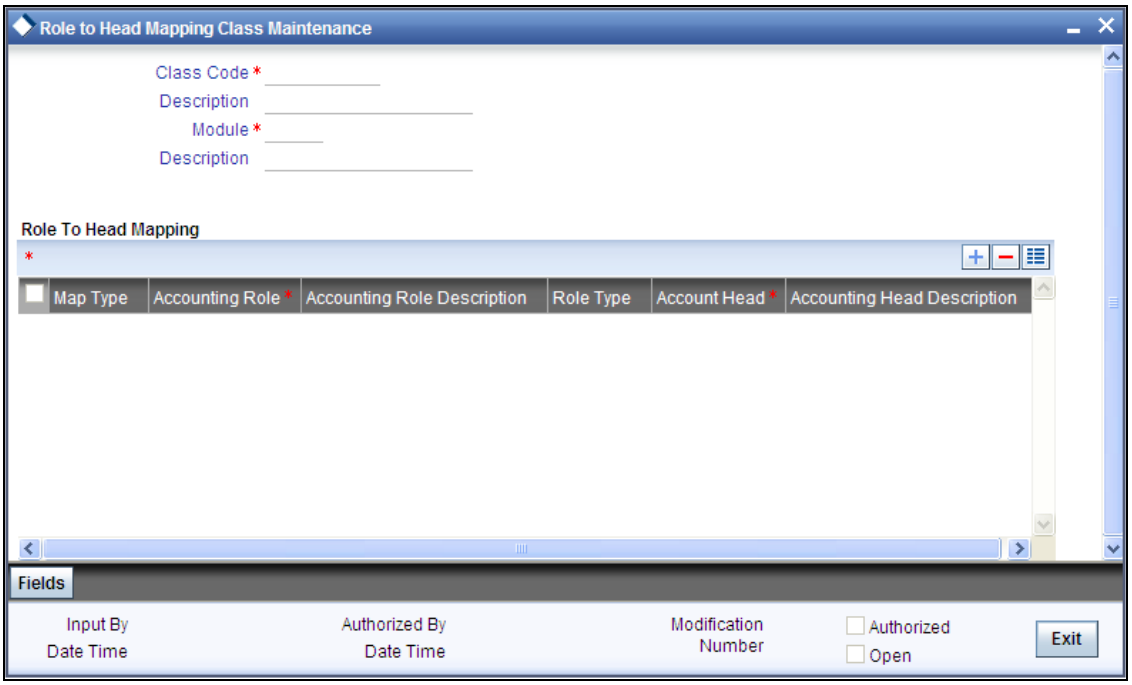
Accounting Role	Amount Tag	Dr/ Cr	Transaction Code
DPTCL_COD	DPTCL_LIQD	Dr	ITF
DPTCL_COD	DPTCL_LIQD	Cr	ITF

The transaction code, ITF (Transaction Tax) there will not be any Tax Scheme attached.

Refer the section 'Maintaining Events Class' in Class User Manual under Modularity for details about this screen.

4.13.5 Maintaining Role to Head Mapping Class

You can build a role to head mapping class in the 'Role to Head Mapping Class Maintenance' screen. You can invoke this screen by typing 'CSDRHMCL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



For the Tax Class (DPTCL) following details will be maintained:

Map Type	Accounting Role	Role Type	Account Head
Static	DPTCL_LIQD	I	11000001

The GL Account Head that is mapped will get credited with the Tax Amount as in our example the Tax Bourne by parameter is selected as 'Customer'.

At the TD Product Level, the following accounting entries will be passed for the event 'DEBK', the accounting entries related to the Deposit Booking will have the Transaction Code 'DPT':

Accounting Role	Amount Tag	Dr/ Cr	Transaction Code
Dr Settlement Account	TD_PRINC	Dr	DPT
Term Deposit	TD_PRINC	Cr	DPT

Refer the section 'Maintaining Role to Head Mapping Class' in Class User Manual under Modularity for details about this screen.

Transaction Tax Calculation

Particulars	Rate	Amount
Transaction amount used as a calculation basis		265,850.00
Transaction Tax Amount	0.005%	13.2925
Step 1: Truncation of third decimal		13.29*
Step 2 : Rounding		13.25

* After making the truncation system will store this value for sending it to the extract

The following accounting entries will be passed:

Account	Debit	Credit
Savings account	265,850	
Current accounts		265,850
Savings account	13.25	
ITF Receivable GL		13.25
Current accounts	13.25	
ITF Receivable GL		13.25

Note the following:

- In this case the ITF is applied to both accounts (the debit account and the credit account).
- At the time of linking the Tax Scheme to the Transaction Code, the Tax Applicability for such cases is to be selected as 'Both Transactions'.

Case 4:

Transaction Description	Transaction Tax	Remarks
Internal transfer non exempted rejected due to a lack of funds	This transaction is rejected	Insufficient funds in the Source Account

The customer attempts to make a transfer for the total balance of his account to another of his account.

The system will not allow for making this transaction, since it should first validate that the account has sufficient funds to cover the withdrawal amount plus the tax amount.

If the transaction is made for the total of the funds, the funds will not be sufficient to cover the payment of the ITF, and therefore the transaction should be rejected.

If an overdraft limit or a line of credit is associated to an account, the system will consider the available balance to make debits as the account available balance plus the amount available in the overdraft line of credit.

Internal account transfers can also be made between foreign currency accounts. In this case the ITF is calculated and applied in foreign currency.

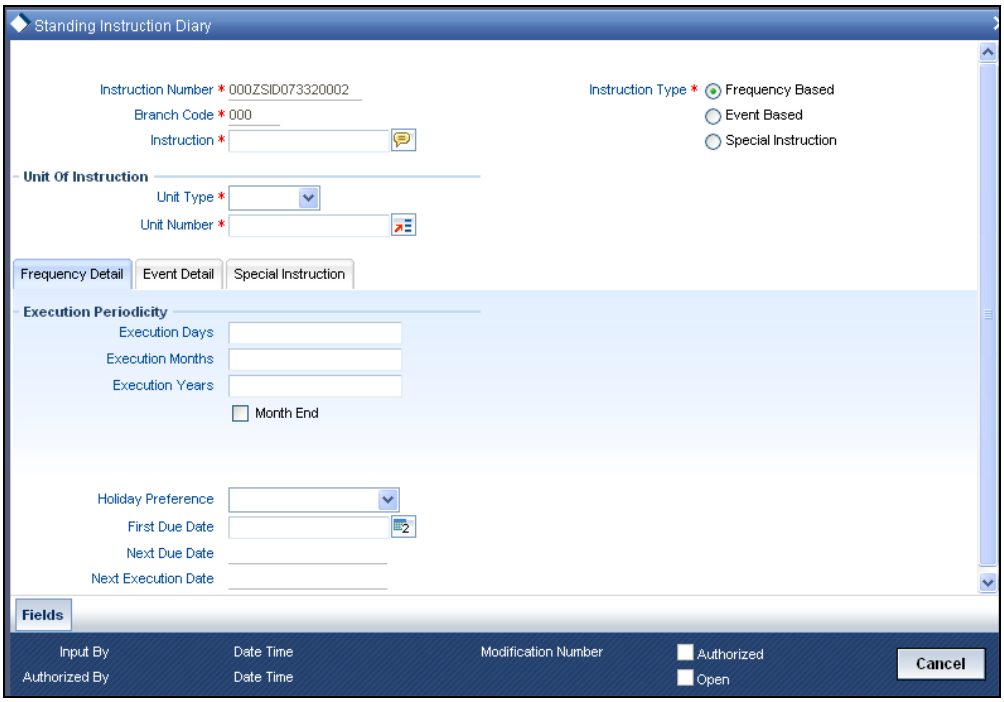
5. Standing Instructions Diary

5.1 Maintaining a Standing Instructions Diary

In Oracle FLEXCUBE, you can capture text-based standing instructions and link each instruction with a specific customer account or a customer through the Standing Instruction Diary screen. You can invoke this screen by typing 'SIDDIARY' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The diary of text based standing instructions that you maintain is meant for your bank's own internal reference. Since each instruction is linked to a customer account or a customer, it will be executed automatically by the system as of the due date, depending on the execution parameters defined for each instruction.

For instance, let us assume that Silas Marner, an individual type of customer, having a GBP Savings Account in your bank has instructed you to execute an instruction as and when the current balance in his account comes down to GBP 1000. You have to associate the standing instruction with the customer account whereby the instruction will be executed suitably.



Every time you invoke the SI Diary details screen to capture the details of a new record, the system automatically assigns an instruction number to the new record. In Oracle FLEXCUBE, instruction numbers are generated automatically and sequentially to uniquely identify a record.

The instruction number is a combination of a three-digit branch code, a four-digit hard coded number, a five-digit Julian Date, and a four-digit serial number. In this screen, you can specify the following attributes of the SI.

5.1.1 Specifying Instruction Type

You can indicate whether the standing instruction is to be associated with a Customer Account or whether it is to be associated with a Customer Code.

5.1.2 Identifying Customer / Savings Account Number

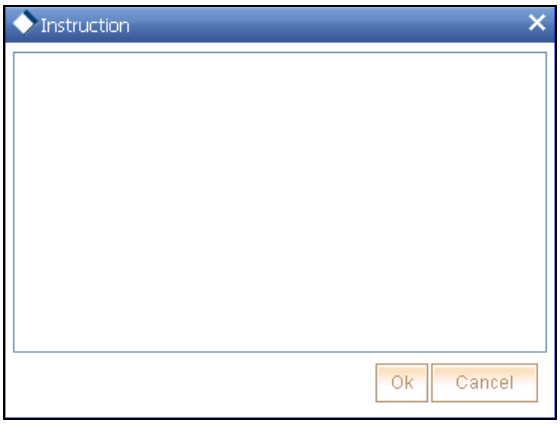
You have to identify the code assigned to the particular customer if you have indicated that the standing instruction is to be associated with a customer. Similarly, if you have indicated that the standing instruction should be maintained at the account level, you have to select the account number.

The option list positioned next to this field displays a list of customer account numbers or customer codes depending on your specification in the Type field.

After you select the Customer Code/Account Number, the branch code of the branch in which the rule is being created will be displayed in the respective field.

5.1.3 Capturing Details of Instruction

You can key-in the details of the instruction that is to be associated with particular Account/Customer in a free format text format. Click the icon positioned next to this field.



The Instruction Details screen will be displayed. Key-in the instruction and click on the ‘Ok’ button.

5.1.4 Specifying Your Preference for Instruction Type

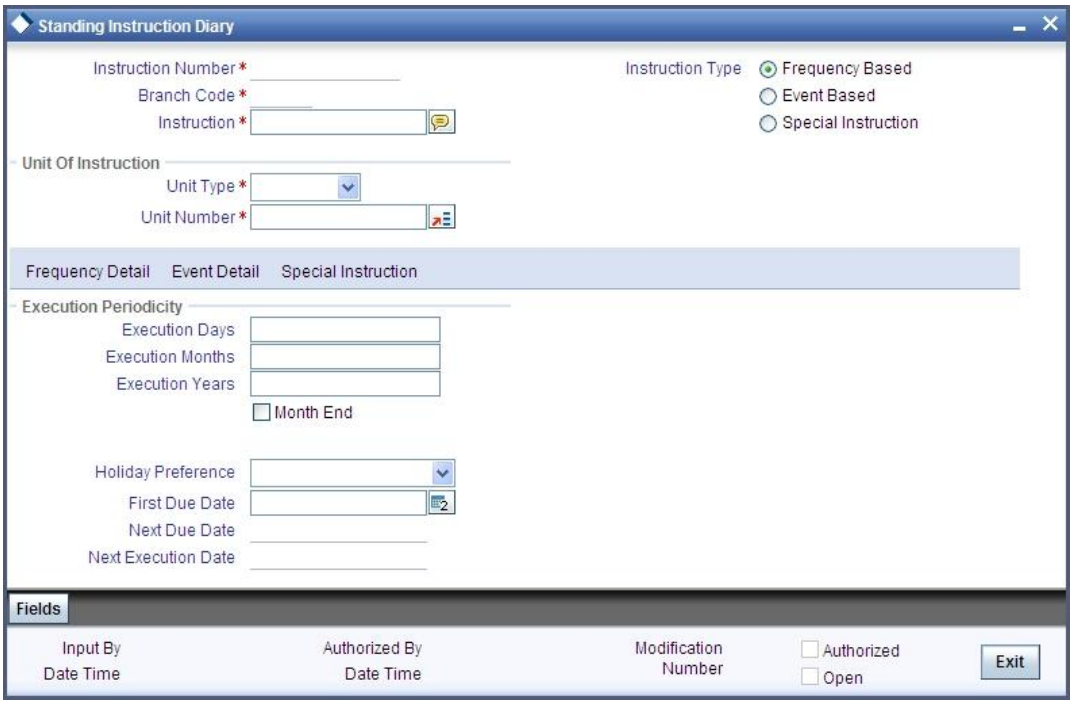
Each instruction that you maintain will be executed based on a specified frequency or on a specific event. You can indicate your preference depending on whether the instruction is to be associated with a customer or a customer account.

Instructions that are associated with customers can only be frequency based. However, those instructions which are to be associated with customer accounts can either be frequency based or event based.

You can also choose to maintain details of a special instruction in this screen. For instance, let us assume that Mrs. Wendy Klien is a high net worth customer of your bank. You would like to send her a New Year greeting. Since this is a once in a year occasion you can either choose to base this instruction on a yearly frequency or maintain it as a special instruction.

Maintaining details of Frequency Based instructions

Apart from the section titled Main Details, you will notice that the SI Diary screen has been divided into three other sections - Frequency Details, Event Details, and Special Instruction. You can capture the execution periodicity details of an instruction under the Frequency Details section of this screen.



Setting the Execution Periodicity

If you have indicated that the particular instruction is to be Frequency Based, you have to set the frequency at which the system has to execute the instruction. The options available are:

- Days – indicating that the instruction should be executed as per the number of days specified in this field. You can choose to execute the instruction on a daily basis or once in every few days. For instance, your requirement is for the standing instruction to be carried out once in every 20 days. You have to capture 20 in this field. The system will execute the order once in every 20 days.
- Months - indicating that the execution periodicity should be on a monthly basis. For example, if you want to execute the instruction once in every three months specify 3 in this field.

- Years – indicating that the instruction should be executed based on a yearly frequency. It could be either annually, bi-annually, once in three years, etc depending on your requirement.

Indicating your preferences for the First Due Date and the Month end cycles

After you specify the execution periodicity, you have to indicate the date on which the standing instruction is to be carried out for the very first time. Since the instruction is yet to be carried out by the system, the first due date will be defaulted as the next due date.

You will need to indicate whether the instruction is to be carried out during the month-end or whether it should be executed as of the next due date.

The scenarios in which you will have to specifically indicate that the instruction is to be executed during the month-end are given below:

Scenario I

Lets us assume that you have set the frequency as Monthly, Yearly or as a combination and identified any one of the following dates as the First Due Date:

- 29th February 2000
- 30th April 2000
- 30th June 2000
- 30th September 2000
- 30th November 2000

When you specify the First Due Date which is other than the one specified before, then the system displays an override message and it does not allow you to check the field, 'Month End'.

"Specified date is not the month end"

If you specify that the instruction should be executed only on month-ends the system auto calculates the Next Due Date and displays this dates in the respective field:

First Due Date	Month End	Next Due Date
29th Feb 2000	☑	29th Feb 2000
30th April 2000	☑	30th April 2000
30th June 2000	☑	30th June 2000
30th Sept 2000	☑	30th Sept 2000
30th Nov 2000	☑	30th Nov 2000

Scenario II

You have set the frequency as Yearly, Monthly or as a combination and identified the 28th of February 2003 as the First Due Date. You have also indicated that the instruction should be executed only at the end of the month.

In keeping with your specification the system displays the Next Due Date as 28th of February 2003.

Scenario III

Let us suppose that you have set the frequency as Monthly, Yearly or as a combination and identified any one of the following dates as the First Due Date:

- 31st January 2000
- 31st March 2000
- 31st May 2000
- 31st July 2000
- 31st August 2000
- 31st October 2000
- 31st December 2000

The system automatically checks and enables the month-end check box option. You will not be allowed to change it. The instruction will be executed on the last day of the month.

Specifying the holiday treatment preference

You have to indicate the preferred holiday treatment that should be followed for the frequency due dates that you have specified. The options available are as follows:

- Don't Execute it – indicating that if the Next Due Date falls on a holiday the instruction should not be carried out.
- Next Working Day – indicating that if the Next Due Date falls on a holiday the instruction should be executed on the next working day after the holiday.
- Previous Working Day – indicating that if the Next Due Date falls on a holiday, the instruction should be executed on the working day before the holiday.

You can select the appropriate holiday treatment preference.

Auto calculating the Next Execution Date

The system arrives at the Next Execution Date based on your specifications in the Holiday Preference field and the Local Holiday maintenance screen of the Core Service module.

Let us assume that in the Holiday maintenance screen you have marked all weekends as holidays. For the examples mentioned under Scenario I in the section titled 'Indicating your preferences for the First Due Date and the Month end cycles' the Next Execution Date will be displayed as follows:

First Due Date	Month End	Next Due Date	Holiday Preference	Next Execution Date
29th Feb 2000	☑	29th Feb 2000	Next Working Day	29th Feb 2000
30th April 2000	☑	30th April 2000	Previous Working Day	28th April 2000
30th June 2000	☑	30th June 2000	Don't Execute	30th June 2000
30th Sept 2000	☑	30th Sept 2000	Don't Execute	30th Sept 2000
30th Nov 2000	☑	30th Nov 2000	Next Working Day	30th Nov 2000.

Suppose you specify that the instruction need not be executed on the Month-end, the Next Execution date will be displayed as follows:

First Due Date	Month End	Next Due Date	Holiday Preference	Next Execution Date
28th Feb 2000	☐	28th Feb 2000	Don't Execute	28th February 2000
30th April 2000	☐	30th April 2000	Next Working Day	1st May 2000
30th June 2000	☐	30th June 2000	Next Working Day	30th June 2000
30th Sept 2000	☐	30th Sept 2000	Next Working Day	2nd October 2000
30th Nov 2000	☐	30th Nov 2000	Don't Execute	30th Nov 2000.

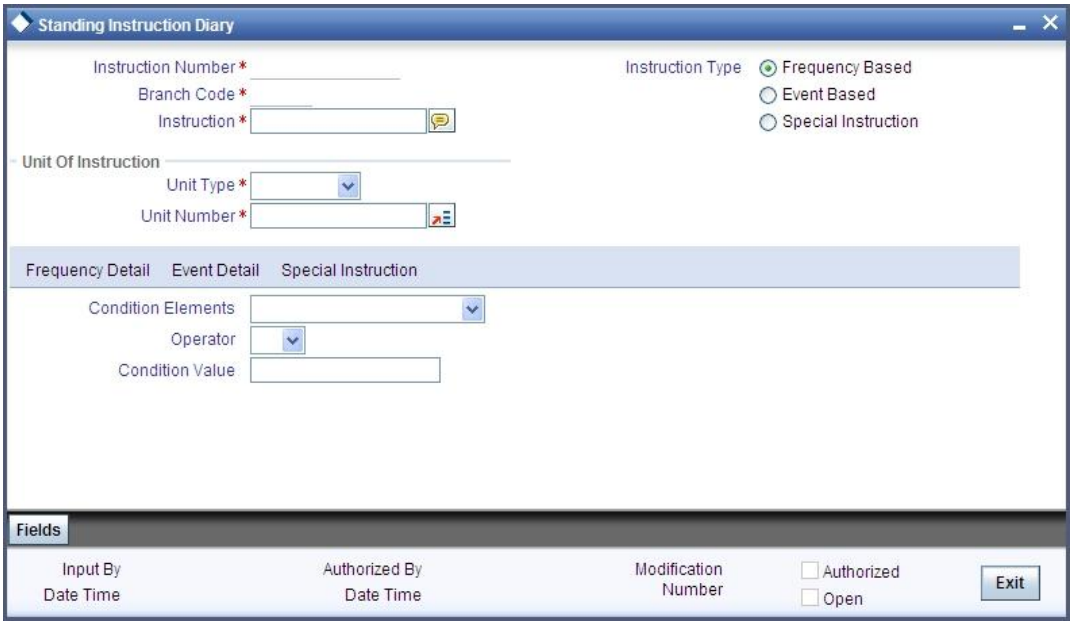
Scenario II

You have set the frequency as Yearly, Monthly or as a combination and identified the 28th of February 2003 as the First Due Date. You have also indicated that the instruction should be executed only at the end of the month. Since all weekends are observed as holidays at your bank, you have indicated that if the first due date is a holiday, the instruction should be executed on the next working day after the holiday.

In keeping with your specification the system displays the Next Due Date as 28th of February 2003.The Next Execution Date too will be 28th of February 2003, since it is a Friday.

5.1.5 Maintaining Details of Event Based Instructions

If you have indicated that the instruction is to be executed based on an event, click on the Event Details tab and specify the event specific details.



Indicating the condition based on which the event gets triggered

You have to specify the condition or factor within an account, which is instrumental in triggering the standing instruction. You can achieve this by identifying the conditional element and linking it with an operator and a conditional value.

First, identify the conditional element, which forms the basis for the event. You have the option of selecting any one of the following events:

- Current Balance
- Available Balance
- Daily Turnover – Credit
- Daily Turnover – Debit
- Transaction Amount
- Transaction Amount – Debit
- Transaction Amount – Credit

After selecting the appropriate condition you have to associate it with an operating clause. The options available are:

- =
- <

- < =
- >
- > =
- < >

You can select the appropriate operator and associate it with the conditional element. You will also have to specify the conditional value that is to be associated with the conditional element plus operator combination.

Example

Our requirement is to associate a standing instruction with Mr. Silas Marner's saving's account whereby each time the current balance in his account reaches GBP 1000, a notice will be served reminding him that his account has reached the current balance of GBP 1000. Your entries in the SI Diary screen should be as follows:

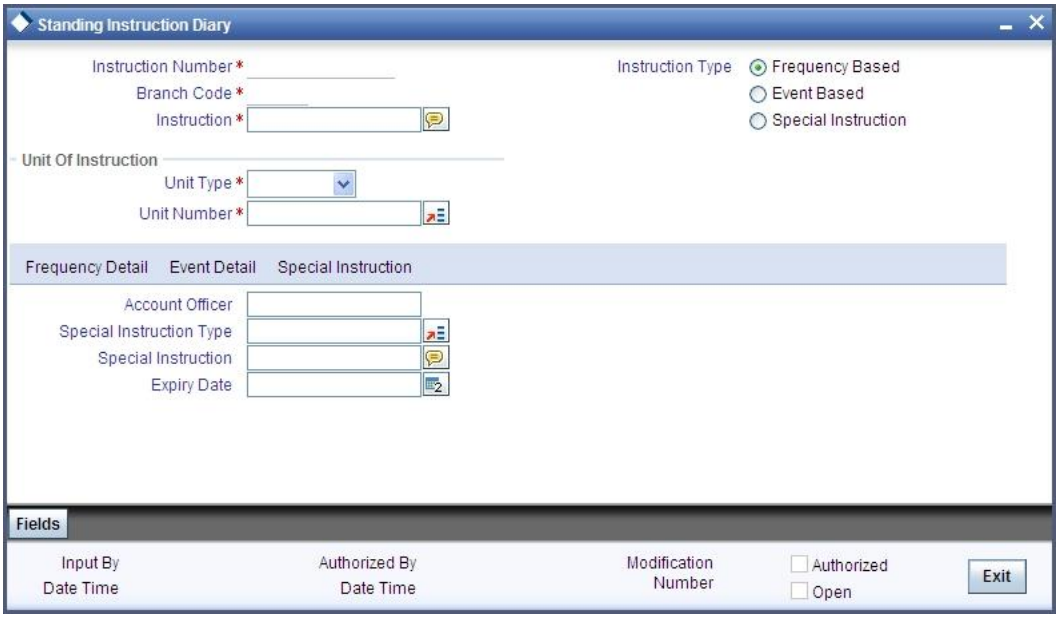
Fields in this screen	**Your entry/specification**
Type	Account
Number	SILSV17227
Branch	000
Instruction	Send a statement of accounts to Silas Marner's North London address when the balance in his account equals 1000 GBP.
Instruction Type	Event Based
Conditional Elements	Current Balance
Operator	=
Conditional Value	1,000.00

Result:

Every time the current balance in Silas Marner's account equals GBP 1000 the standing instruction associated with the event will be carried out.

5.1.6 Maintaining Details of a Special Instruction

While maintaining details of special instructions, you can capture details specific to the instruction through the Special Details section of the SI Diary details screen.



Identifying the Account Officer in charge of executing the special instruction

You have to identify the account officer of your bank in-charge of executing the Special Instruction.

Identifying the Instruction Type

Each special instruction that you maintain can be categorized under an instruction type as per the nature of work it is supposed to perform.

A list of all the special instruction categories you have maintained through the Instruction Type definition screen will be displayed in the available option list. You can identify the category to which the particular special instruction belongs.

Specifying the Expiry Date

For a special instruction you should necessarily identify the date after which the special instruction looses its validity.

Let us assume, that you are maintaining a special instruction to send a New Year card to Mrs. Wendy Klien, a high net worth customer of your bank, greeting her on the occasion of the New Year. You have identified Mr. Henry Grant as the Account Officer in charge of executing this instruction and set 30th December 2001 as the Expiry Date.

If Mr. Henry Grant fails to send the greeting in time the special instruction looses its validity.

After having specified all the pertinent details you can key-in the instructions that should be carried out by Mr. Henry Grant.

5.1.7 Viewing Standing Instructions associated with a Customer or Customer Account

You can choose to view the details of standing instructions associated with a customer or customer account by clicking on ‘Standing Instructions’ button in the respective maintenance screens.

The details of all the instructions associated with the particular customer/customer account will be displayed in a tabular format.

5.1.8 Operations on SI Diary Record

You can perform the following operations on an SI diary record:

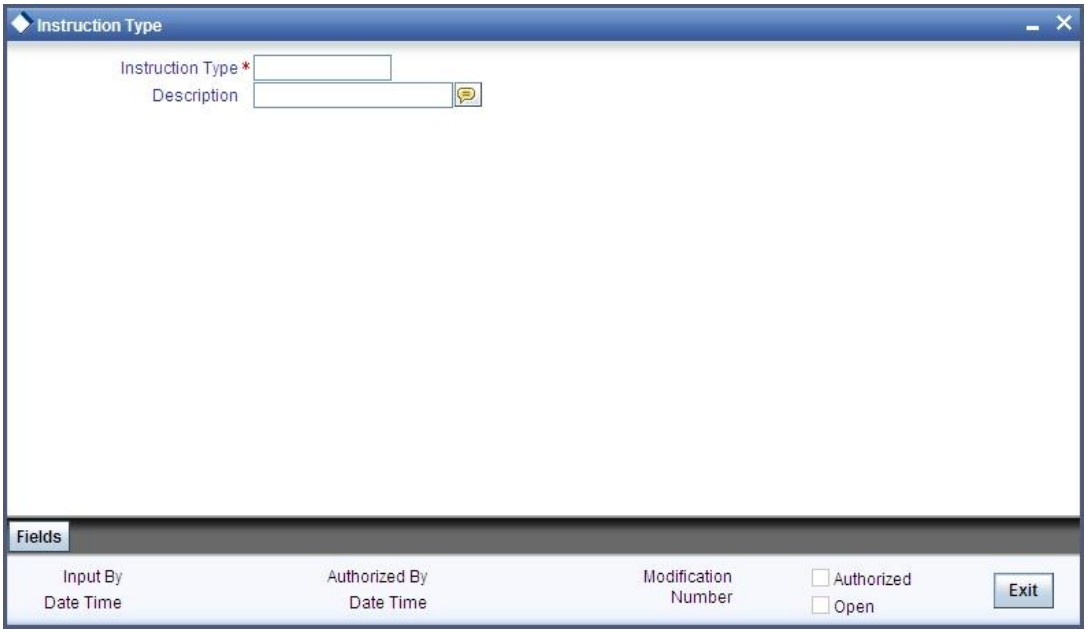
- Enter the details of a new record
- Copy the details of a record
- Delete a record
- Amend a record
- Close and Reopen a record

Please refer to the manual Common Procedures, for details on these operations.

5.2 Maintaining Instruction Types

While maintaining the details of a special instruction, you have to associate the instruction with an appropriate instruction type as per the nature and purpose of the special instruction. Therefore, you need to categorize instructions into different types.

You can do this through the ‘Instruction Type’ screen. You can invoke this screen by typing ‘SIDINSTR’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this screen, you have to specify an appropriate name to group together a set of instructions that share a common purpose. For instance, let us assume that you have maintained an instruction type called Misc-PR with the description – Miscellaneous Public Relations activity.

You are maintaining three separate special instructions in the SI Diary maintenance screen. The details of each are as follows:

Special Instruction I

You would like to send birthday greeting to Mr. Silas Marner before the 25th of January 2001 wishing him on his birthday.

Special Instruction II

You would like to send a New Year card to Mrs. Wendy Klien before the 30th of December 2001, greeting her on the occasion of the New Year.

Special Instruction III

You would like to send a congratulatory message to Mr. Sandy Brown on the purchase of his new car since he has availed of your car finance scheme.

You can associate all three of these instructions under the single Instruction Type Misc-PR, since the purpose and nature of all the three instructions is the same – it is a public relations activity for your bank and it is miscellaneous in nature.

5.2.1 Operations on Instruction Type Record

You can perform the following operations on an Instruction Type record:

- Enter the details of a new record

- Copy the details of a record
- Delete a record
- Amend a record
- Close and Reopen a record

Refer to Common Procedures User Manual, for details on these operations.

6. Automatic Processing

6.1 Introduction

Once an instruction has been recorded in the system, it will be executed on the due date by an automatic process. This automatic process has to be executed twice everyday, as follows:

- During the beginning of day (when the payment instructions scheduled for BOD execution are processed) and
- After end of transaction input has been marked (when payment messages scheduled for EOD execution and all other instructions due for the day are processed). During end of day, any instruction that falls due for the day that was initiated during the day will also be executed.

6.2 Handling Holidays

When an instruction is processed at regular intervals, chances are that a due date falls due on a holiday. In such a case, the due date has to be adjusted to be processed on a working day. This adjustment can be made in one of the following ways:

- Bring the due date backward, in which case the instruction will be processed on the working day before the holiday.
- Push the due date forward, in which case the instruction will be processed on the working day after the holiday.
- Let the cycle lapse in which case the instruction will not be processed for the cycle at all.

If the due date is brought backward or pushed backward, the value date of the accounting entry for the instruction will be the working day on which it was processed.

Example

Taking up the same example that was discussed earlier, Ms. Agnihotri's insurance is due on 02 May each year. 02 May 2000 is a banking holiday.

- If the code is Forward, then the due date is moved forward by a day and payment is made on the next working day, 03 May 2000.
- If the code is Backward, then the due date is moved back by a day and the payment is processed on the previous working day, 01 May 2000.
- If the code is Lapse, the current cycle is not executed.

Sometimes, an adjustment of the due date makes it fall on a month other than the one it was originally due. Under such circumstances, the adjustment will made in such a way that the due date is retained in the month of the original due date. The adjustment may be in the form of an exactly opposite action from that defined for the product -- the due date may be backward for a product with the forward code, and vice versa.

Thus, whether an instruction will be picked up for processing also depends on your holiday handling specifications, as it does on the frequency and the first value date defined for the instruction.

6.3 SI Cycle Due Table

On the day a cycle of an instruction is processed, its details will be put onto the SI Cycle Due table. The following information will be available for a pending cycle in this table:

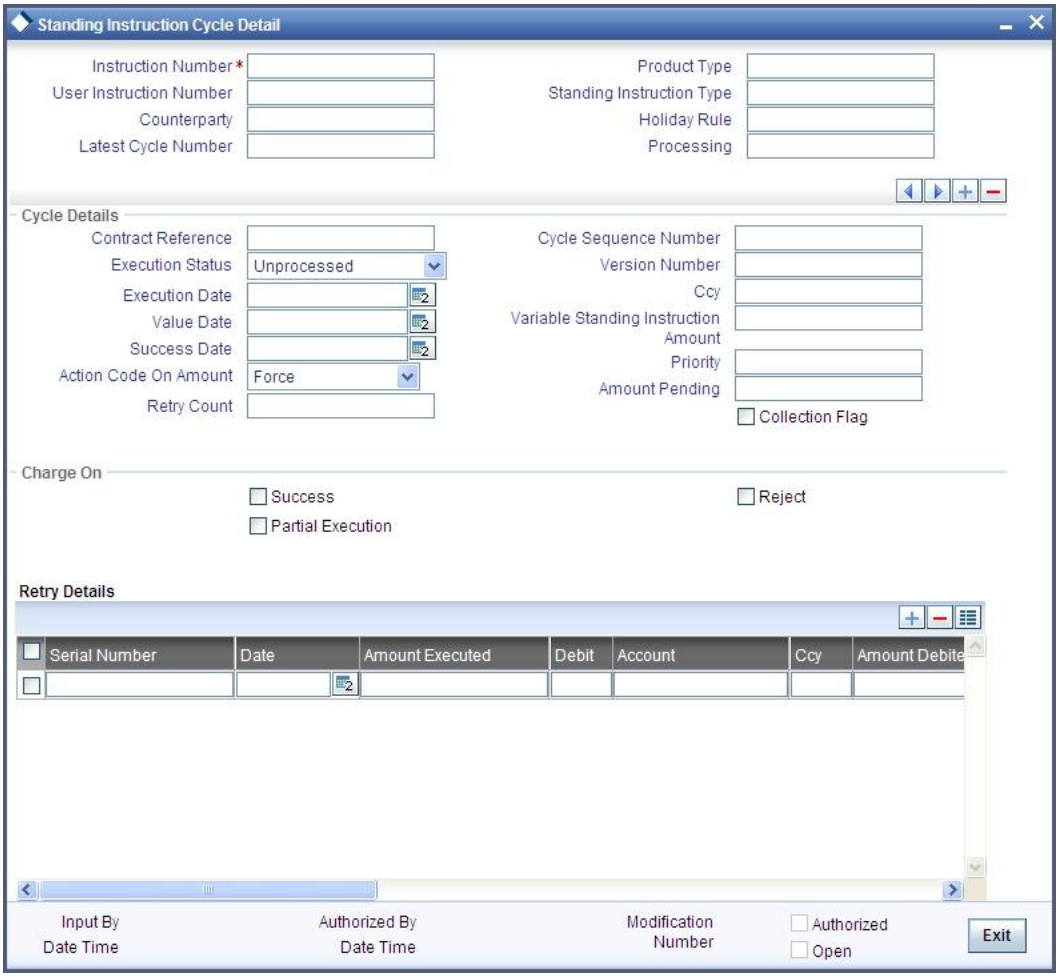
- The serial number allotted to the cycle and the total number processed till date.
- Details about the instruction like the instruction number, product type, user instruction number, SI Type, counterparty and the holiday handling specifications.
- Details about the cycle like the Reference Number, Execution Status (could be successful, waiting, retry, unprocessed -- in the case of a variable payment, or ignored.)
- The event on which charge will be applied for the SI.
- The action code defined for the product indicating the action to be taken when funds in the debit account are not sufficient for the SI to be processed.
- The priority allotted for the instruction if the debit account is involved in more than one instruction during the day.
- The Variable SI Amount in the case of a Variable Payment type of product.
- The Collection Flag for a collection type of instruction. The collection advice will be generated for the instruction, according to the instruction frequency till this flag is blank. It will be stopped once this field is ticked.

For each retry that is done for a cycle, the following details are shown:

- Retry number
- The date on which each retry took place
- The complete details of the retried cycle

6.4 Specifying SI - Cycle Details

You need to specify the standing instruction cycle details in the following screen. You can invoke this screen by typing 'SIDCYCLE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



6.4.1 Values in SI - Cycle Details Screen that can be Modified

Once an instruction is past its Value Date for the current cycle, any change to the terms can be made only through the SI Cycle Details table. However, for such an instruction, you can change only the following values:

- Charge details - you can decide to either levy or waive a charge for an event, success, partial execution, or rejection.
- Action code amount - you can change this code. This becomes specifically important for an instruction for which you have defined the Action Code as Await further instructions. In such a case, you *have* to change the Action Code before the instruction is retried.

- Variable SI Amount - when you start off with a variable payment instruction, you would not have given the SI amount. This amount has to be filled in through the amendment operation in the SI Input Detailed screen. If the amount is not changed and it remains as zero on the Value Date of the instruction, Oracle FLEXCUBE will not process it; it will allot it an unprocessed status. You should change the amount through the SI Cycle Details table before the variable payment can be processed.
- Collection flag - for a Collection type of instruction, the only processing done is the generation of the Collection Advice informing the customer about the non-arrival of amount to be collected. This advice would remind your customer to follow up on the payment.

This advice will be generated for a collection instruction cycle, till you tick the Collection flag field. You would do this when the amount that has to be collected on behalf of your customer has come in.

6.4.2 Operations on SI Cycle Details Screen

The following are the operations you can perform on the SI Cycle Details screen:

- Amend the SI cycle details
- Authorize an amendment

Refer to the manual on Common Procedures for details on these operations.

6.4.3 Operations during Beginning of Day

During Beginning of Day, the payments, variable payments, sweeps and collections that were defined for this stage (either for the product under which they are processed or the instruction itself) will be executed. The details of the cycle will be updated in the SI Cycle Details table, with the appropriate Execution Status.

For those instructions that have been defined with an Action Code of full pending or partial liquidation, the retries will be executed during Beginning of Day only if the instructions are defined for beginning of day execution.

The accounting entries defined for the payment and the charges will be passed. For a collection however, only the Collection Advice will be generated. To recall, this advice will be generated till the Collection Flag is ticked for an instruction.

The advices defined for the instruction will be put in the Outgoing Message Browser. They could be one or more of the following:

- Successful execution
- Collection advice
- Payment advice and
- Debit advice for charges

You can generate them from the browser, or carry out any other messaging related operations.

Note that variable payments for which no amount has been defined for the cycle will be given an Execution Status of unprocessed. These will be processed only if you enter an amount for them in the SI Cycle Details screen.

6.4.4 Operations during End of Day

At this stage of end of cycle processing, the following transactions will be executed:

- Payment and variable type of instructions defined for this stage (either for the product under which they are processed or the instruction itself).
- Sweep in transactions
- Sweep out transactions in that order

For those instructions that have been defined with an Action Code of full pending or partial liquidation, the retries will be executed during end of day only if the instructions are defined for end of day execution.

The advices defined for the instruction will be put in the Outgoing Message Browser. They could be one or more of the following:

- Successful execution
- Collection advice
- Payment advice and
- Debit advice for charges

You can generate them from the browser, or carry out any other messaging related operations.

Variable payments for which no amount has been defined for the cycle will be given an Execution Status of unprocessed. These will be processed only if you enter an amount for them in the SI Cycle Details screen.

7. Error Codes and Messages

7.1 Error Codes and Messages

Error Code	Message
SI-00001	Record already exists in the database.
SI-00002	Mandatory fields are null.
SI-ADV01	Error in creating payment message for contract $1 and event $2.
SI-AU-0001	Error getting an account for the role.
SI-AU-0002	Error getting amount for the amount tag
SI-AU-0003	Error in tax referral
SI-AU-0004	Error in ICCF referral
SI-AU-0006	Error while passing accounting entries
SI-AU-0007	Error in advices
SI-AUTH01	Instruction authorized successfully.
SI-AUTH02	Authorizer and maker cannot be the same.
SI-AUTH03	Contract currency must be rekeyed
SI-AUTH04	Rekeyed contract currency is wrong
SI-AUTH05	Contract amount must be rekeyed
SI-AUTH06	Rekeyed contract amount is wrong
SI-AUTH07	All the contracts should be confirmed for authorization.
SI-AUTH08	Overrides for this contract should be checked before contract confirmation.
SI-AUTH09	Authorization is unsuccessful due to some internal problem
SI-BA0001	Error in readjusting next exec date
SI-BA0002	Error in calculating next value date
SI-BA0003	Error in extracting new cycles

Error Code	Message
SI-BA0004	Debit branch is off-line, processing not possible.
SI-BA001	Failed to select end of input for the current branch.
SI-BA002	Batch process can be run only as beginning of day (or) end of day.
SI-BA003	Start batch process?
SI-BA004	Failed to complete batch process.
SI-BA005	Batch process completed successfully.
SI-CO0001	Could not log exception for $1
SI-CO0002	Settlement pickup failed for $1 and $2.
SI-CON001	Product code cannot be null
SI-CON002	User instruction number cannot be null
SI-CON003	First value date cannot be null
SI-CON004	Execution periodicity cannot be null
SI-CON005	Counterparty is not entered. Override?
SI-CON006	Product preferences could not be found.
SI-CON007	First value date cannot be before today for EOD processing types and before tomorrow for BOD processing types of instructions.
SI-CON008	Debit account branch cannot be null
SI-CON009	Debit account cannot be null
SI-CON010	Credit account branch cannot be null
SI-CON011	Credit account cannot be null
SI-CON012	SI amount currency cannot be null
SI-CON013	SI amount cannot be null
SI-CON014	User reference number cannot be null
SI-CON015	Maximum retries cannot be null
SI-CON016	Minimum balance after sweep cannot be null

Error Code	Message
SI-CON017	Minimum sweep amount cannot be null
SI-CON018	Action code on amount cannot be null
SI-CON019	Debit account entered is not valid
SI-CON020	Value date $1 is a holiday. OK to proceed?
SI-CON021	First value date $1 cannot be before product start date $2
SI-CON022	First value date $1 cannot be after product end date $2
SI-CON023	Are you sure you want to delete this version/instruction?
SI-CON024	Deletion successful.
SI-CON025	All cycles of this instruction have not been processed. Closing disallowed.
SI-CON026	Closure failed due to internal error.
SI-CON027	Instruction successfully closed.
SI-CON028	Are you sure you want to reopen the instruction?
SI-CON029	Are you sure you want to close the instruction?
SI-CON030	Reopen failed due to internal error
SI-CON031	Instruction successfully reopened.
SI-CON032	SI expiry date $1 cannot be after product end date $2
SI-CON033	SI expiry date $1 cannot be before first value date $2
SI-CON034	SI type is one-to-one as defined in product. Override product definition?
SI-CON035	For many-to-one SI credit account should be the same. Override this?
SI-CON036	For one-to-many SI debit account should be the same. Override this?
SI-CON037	Account does not belong to the counterparty. Override?
SI-CON038	Amend failed due to internal error
SI-CON039	Credit account entered is not valid
SI-CON040	Counterparty entered does not exist

Error Code	Message
SI-CON041	SI amount should be same. Override?
SI-CON042	SI amount $1 cannot be less than the minimum balance $2 of credit account
SI-CON043	Minimum balance after sweep $1 cannot be less than the minimum balance $2 of debit account
SI-CON044	SI amount $1 cannot be less than the minimum balance $2 of credit account
SI-CON045	Accounts defined do not belong to the counterparty. Override?
SI-CON046	Minimum balance after sweep should be same across contracts. Override?
SI-CON047	Minimum sweep amount cannot be greater than SI amount.
SI-CON048	Debit account and credit account must be different.
SI-CON049	Unable to update contract log (MIS).
SI-CON050	Execution on month-ends only?
SI-CON051	Are you sure you want to delete the contract?
SI-CON052	Picking MIS defaults for $1
SI-CON053	MIS defaults changed for $1
SI-CON054	Picking ICCF defaults for $1
SI-CON055	ICCF defaults changed for $1
SI-CON056	Picking tax defaults for $1
SI-CON057	Tax defaults changed for $1
SI-CON058	Picking settlement defaults for $1
SI-CON059	Settlement defaults changed for $1
SI-CON060	Unable to generate reference number.
SI-CON061	Unable to get calendar for date $1 & branch $2
SI-CON062	Unable to update contract change log
SI-CON063	All cycles of this contract have not been processed. Deletion disallowed.

Error Code	Message
SI-CON064	Expiry date cannot be before today.
SI-ICCF1	ICCF referral failed.
SI-ICCF2	Failed to update ICCF status as waived.
SI-NOACC	Amount check failed for accounts $1 and $2
SI-CON065	$1 Account Ccy is different from SI Amount Ccy so resetting SI Amount to null
SI-CON070	Advices defaults changed for $1
SI-CON071	Are you sure you want to Delete the Contract $1?
SI-CON072	All Cycles of Contract $1 have not been processed. Deletion Disallowed.
SI-CONV-001	Failed To Obtain Record from $1 for reference Number $2
SI-DIA0001	Do you want to execute the Instruction during every month end?
SI-DIA0002	$1 should be greater than application date
SI-DIA0003	Unauthorized record cannot be closed. It can bedeleted before first auth
SI-DIA0006	Instruction cannot be reopened since the Customer account is either closed or unauthorized.
SI-DIA0007	Instruction cannot be reopened since the customer information record is either closed or unauthorized.
SI-DIA0008	Exception Raised
SI-DIA0009	Failed to get END OF INPUT for current branch
SI-DIA0010	This process can be run only during Begin of Day or End of Day
SI-DIA0011	Event Based SI Processing successful.
SI-DIA0012	Frequency Based SI Processing successful
SI-DIA0013	Error in calculating next exec date in Readjust function
SI-DIA0014	Error in calc next val/exec date for lapsed
SI-DIA0015	$1 is not applicable for Frequency Based Detail. Do you want to proceed?

Error Code	Message
SI-DIA0016	$1 is not applicable for Event Based Detail. Do you want to proceed?
SI-DIA0017	$1 is not applicable for Special Instruction. Do you want to proceed?
SI-DIA0018	For Unit of Instruction Type Customer, Event Based Detail is not allowed
SI-DIA0019	Instruction will not be generated on month ends. Do you want to continue?
SI-DIA0020	Execution periodicity cannot be null. Enter either the days or months or years or all the three.
SI-DIA0021	Execution periodicity is not applicable for Event based Detail. Do you want to continue?
SI-DIA0022	Execution periodicity is not applicable for Special Instruction. Do you want to continue?
SI-DIA0023	Either the months or years field must have the value greater than zero.
SI-DIA0024	Execution Periodicity – ‘days’ or ‘months’ or ‘years’ field should not have a negative value.
SI-INSTR01	Instruction type must be unique.
SI-INSTR02	Instruction type cannot be NULL.
SI-LOCK-001	Failed to Obtain the Lock.
SI-MAN01	$1 Cannot Be Null.
SI-MAND-001	Mandatory Field $1 is Not Input.
SI-MAND-002	Mandatory Field $1 is Not Input in $2 for Record $3.
SI-MINMAX1	$1 value cannot be less than $2.
SI-MINMAX2	$1 value cannot be greater than $2.
SI-MINMAX4	Invalid Date
SI-MINTES1	Minimum amount cannot be greater than Maximum amount.
SI-NA001	Batch process can be run only during Transaction Input.
SI-OTHR-001	Unhandled exception in $1

Error Code	Message
SI-OTHR-002	Unhandled Error in $1
SI-PR033	For execution periodicity either Days or Months or Years should be entered.
SI-PR050	Standing Instruction Type Cannot Be Null
SI-PR051	Holiday Exception Cannot Be Null
SI-PR052	Cannot Contain Minimum Sweep Amount
SI-PR053	Action Code Amount Cannot Be Null
SI-PR054	Either Rekey Of Currency Or Rekey of Amount Cannot Be Checked Without Selecting Rekey Required
SI-PR055	Instruction Code Cannot be Null.
SI-PR056	Product Type Cannot Be Null.
SI-PR057	For $1 Product Type Field $2 Should Be $3
SI-PR058	Failed In ICCF Cross Validation.
SI-PR061	Accounting Role Should Be Maintained.
SI-UP0001	Failed to get Commit Frequency for SI Upload
SI-UP0002	Error while locking the contract
SI-UP0016	Failed to get upload status from source preference
SI-UP0017	Upload status And Override/Exception is On Hold
SI-UP0020	Error while fetching Process reference number
SI-UP0021	Error in Upload
SI-UP0023	Function fn_upload_an_instruction returned False
SI-UP0025	Invalid A/C or A/C not allowed for the Product.
SI-UP027	Charge Amount Not entered.
SI-UPCA0001	Error during insert into sttbs_upload_master for SI Accounts.
SI-UPCA0002	Failed to select defaults Information for SI Accounts.
SI-UPCA0003	Failed to insert into sttbs_upload_cust_account for SI Accounts.

Error Code	Message
SI-UPCA0004	Failed to upload customer account for SI Accounts.
SI-UPCA0005	In Main Exception when others. Failed in function bnpksref.fn_upload_si_account
SI-UPCA0006	Failed to generate upload sequence no for SI Accounts
SI-UPCA0007	Failed to select defaults Information for SI Instructions
SI-UPCA0008	Failed to insert into upload tables for SI Instructions
SI-UPCA0009	Failed to upload SI Instruction
SI-UPCA0010	In Main Exception when others. Failed in function bnpksref.fn_upload_si_instruction
SI-UPCA0011	In Main Exception when others. Failed in function bnpksref.fn_amnd_si_instruction
SI-UPCA0012	This is not an uploaded SI
SI-UPCA0013	Failed to Amend SI Instruction
SICL-002	Select the Broker Code
SICL-003	Percentage cannot be Null
SI-CON072	All Cycles of Contract $1 have not been processed. Deletion Disallowed.
SI-NONE	Untrapped error occurred in batch processing.
SI-PA0001	Amount not available for variable payment contract no. $1
SI-PR001	Product end date cannot be less than today's date
SI-PR003	Rate type is required for all types of standing instructions
SI-PR004	Product code should have at least one non-numeric character
SI-PR005	Product code cannot start with alphabet z
SI-PR006	Product code should contain A - Z and 0-9 characters only
SI-PR007	Product code has to be different from existing product and instruction codes
SI-PR008	Product code should be four characters long
SI-PR009	Are you sure the product is to be back-valued?

Error Code	Message
SI-PR010	Interest components not allowed for standing instruction products.
SI-PR011	Product start date cannot be greater than product end date
SI-PR012	Preferences need to be entered for the product
SI-PR013	Product code cannot be null
SI-PR014	Maximum retry count input is mandatory
SI-PR015	Execution periodicity has to be specified.
SI-PR017	Action to be taken in case of a holiday has to be specified
SI-PR018	Processing time has to be specified
SI-PR019	Action code amount cannot be null
SI-PR020	Minimum sweep amount has to be specified
SI-PR021	A closed product cannot be reopened again.
SI-PR022	Instruction has to be different from existing product codes and instruction codes
SI-PR023	Product code has to be different from existing instruction codes
SI-PR024	Instruction code should be four characters long
SI-PR025	Instruction code should have at least one non-numeric character
SI-PR026	Instruction code cannot start with alphabet z
SI-PR027	Instruction code should contain A - Z and 0 - 9 characters only
SI-PR028	Instruction code has to be different from product code
SI-PR029	Either rekey of currency or rekey of amount need to be marked
SI-PR030	Minimum sweep amount currency has to be specified.
SI-PR031	Are you sure you want to close this product?
SI-PR032	Unauthorized products cannot be closed.
SI-SAVED	Instruction saved successfully.

Error Code	Message
SI-SW0001	Balance could not be got for $1 in branch $2.
SI-SW0003	Could not get account type for account.
SI-SW0004	Could not obtain the available balance of GL.
SI-SW0005	Could not log exception for $1
SI-SW0006	Untrapped error in sweep process
SI-TAX1	Tax pickup/computer failed.
SI-UNIQUE1	User instruction reference number must be unique.
SI-UNIQUE2	User contract reference number must be unique.
SI-UPL001	Unhandled error while getting first exec date
SI-UPL002	Invalid product type
SI-UPL003	Dr. account or Cr. Account not maintained in cube
SICYC-001	Unable to lock record for update.
SICYC-002	Priority field must be entered
SICYC-003	Successfully saved
SICYC-004	Successfully authorized
SICYC-005	No records for modification
SICYC-006	Maker and authorizer cannot be the same
SICYC-007	Selected list of modifications must start from the first pending modification
SIRP-001	Product type is mandatory if single product type is selected
SIRP-002	Customer No. is mandatory if single customer is selected
SIRP-003	Date cannot be null.
SIRP-004	Date cannot be after system date.
SI-CONT-001	Contract $1 Not Found in Oracle FLEXCUBE.
SI-CONT-002	Authorised Instruction Cannot be Deleted.
SI-CONT-003	External Source does not allow complete deletion of Contracts.

Error Code	Message
SI-CONT-004	Contract can only be deleted by the Maker.
SI-CONT-005	Contract Uploaded By External System Cannot Be Deleted.
SI-CONT-006	Contract $1 cannot be deleted.
SI-CONT-007	Instruction Cannot be Closed.
SI-CONT-008	Contract $1 Cannot be Closed.
SI-CONT-009	Instruction Cannot be Reopened.
SI-CONT-010	Contract $1 Cannot be Reopened.
SI-CONT-011	Both Authorizer and Maker cannot be the same
SI-CONT-012	Instruction $1 is already Authorized
SI-CONT-013	Contract $1 is already Authorized
SI-CONT-014	Contract $1 can only be modified by the Maker.
SI-CONT-015	Multiple Amendments before Authorization not allowed for Contract $1.
SI-CONT-016	Only Active Contracts can be Amended.
SI-CONT-017	Duplicate Oracle FLEXCUBE reference Number $1.
SI-CONT-018	Instruction Is Authorized. Cannot Put On Hold.
SI-CONT-019	Contract $1 Is Authorized. Cannot Put On Hold.
SI-CONT-020	Instruction Number Not Found in Oracle FLEXCUBE.
SI-CONT-021	Duplicate Oracle FLEXCUBE Instruction Number $1.
SI-CONT-022	Instruction $1 is Not active.
SI-CONT-023	Contract $1 is Not active.
SI-CONT-024	Multiple Amendments before Authorization not allowed for instruction $1.
SI-CONT-025	Instruction is already Created Cannot be Put on Hold.
SI-CONT-026	Instruction $1 is not Active, Cannot Amend.
SI-SAVE-01	Failed in saving the data for $1
SI-SAVED	Instruction saved successfully.

Error Code	Message
SI-REFR-001	Instruction Numbers sent do not match.
SI-REFR-002	Both Source and Oracle FLEXCUBE Instruction Numbers cannot be NULL
SI-REFR-003	Duplicate External Instruction Number $1
SI-REFR-004	Duplicate Oracle FLEXCUBE Instruction Number $1
SI-RESP-001	Contract Successfully Saved
SI-RESP-002	Contract Successfully Saved and Authorized
SI-RESP-003	Contract Could not be saved because of Overrides
SI-RESP-004	Failed to Save the Contract
SI-RESP-005	Contract Deleted Successfully
SI-RESP-006	Failed to Delete the Contract because of Overrides
SI-RESP-007	Failed to Delete the Contract
SI-RESP-008	Instruction Successfully Authorized
SI-RESP-009	Failed to Authorize the Instruction because of Overrides
SI-RESP-010	Failed to Authorize the Instruction
SI-RESP-011	Contract Successfully Rejected
SI-RESP-012	Failed to Reject the Contract because of Overrides
SI-RESP-013	Failed to Reject the Contract
SI-RESP-014	Contract Successfully Put On Hold
SI-RESP-015	Failed to Put the Contract On Hold
SI-RESP-016	Failed to Put the Contract On Hold because of Overrides
SI-RESP-017	Failed to Copy the Contract
SI-RESP-018	Contract Successfully Modified
SI-RESP-019	Contract Successfully Modified and Authorized
SI-RESP-020	Contract Could not be Modified because of Overrides
SI-RESP-021	Failed to Modify the Contract

Error Code	Message
SI-RESP-022	Failed to Cancel the Contract
SI-RESP-023	Contract Successfully Closed.
SI-RESP-024	Contract Successfully Closed and Authorized
SI-RESP-025	Contract Could not be Closed because of Overrides
SI-RESP-026	Failed to Close the Contract
SI-RESP-027	Operation Deleted Successfully
SI-RESP-028	Contract Successfully Reopened.
SI-RESP-029	Contract Successfully Reopened and Authorized
SI-RESP-030	Contract Could not be Reopened because of Overrides
SI-RESP-031	Failed to Reopen the Contract
SI-VALS-001	$1 Cannot be Null.
SI-VALS-002	$1 is Invalid.
SI-VALS-003	$1 is Not allowed for Current Branch or User.
SI-VALS-004	Invalid $1 $2.
SI-VALS-005	Invalid value $1 for $2.
SI-VALS-006	$1 Record Status is Closed.
SI-VALS-007	$1 is Unauthorized.
SI-VALS-008	$1 $2 must be Unique.
SI-VALS-009	Execution Periodicity $1 Cannot be Less than 1.
SI-VALS-010	Product Start date is greater than branch date
SI-VALS-011	$1 is not a valid Account of Branch $2.
SI-VALS-012	$1 Record Status is Closed.
SI-VALS-013	$1 is Unauthorized
SI-VALS-014	Product End date is Lesser then branch date.
SI-VALS-015	Action Code Should be Full Pending for Collection Product Type

Error Code	Message
SI-VALS-016	Action Code Should be Ignore for Sweep In and Sweep Out Product Type
SI-DEF-001	Execution Periodicity is Not Needed. Ignored?
SI-DEF-002	Minimum Balance After Sweep is Not Needed. Ignored?
SI-DEF-003	Maximum Retry is Not Needed. Ignored?
SI-DEF-004	Charge On Partial is Not Needed. Ignored?
SI-DEF-005	Charge On Reject is Not Needed. Ignored?
SI-DEF-006	Charge On Success is Not Needed. Ignored?
SI-DEF-007	Minimum Sweep Amount is Not Needed. Ignored?
SI-DEF-008	Invalid Action Code. Ignored?
SI-DEF-009	$1 Should Be $2. Ignored?
SI-DEF-010	Oracle FLEXCUBE Instruction number $1 not needed. Ignored?
SI-DEF-011	Oracle FLEXCUBE reference number $1 not needed. Ignored?
SI-AUTH01	Instruction AUTHORIZED successfully.
SI-AUTH02	Authorizer and Maker CANNOT be the same.
SI-AUTH03	Currency for Contract $1 must be Rekeyed
SI-AUTH04	Rekeyed currency for Contract $1 is wrong
SI-AUTH05	Amount for Contract $1 must be Rekeyed
SI-AUTH06	Rekeyed amount for Contract $1 is wrong
SI-AUTH07	All the contracts should be confirmed for authorization.
SI-AUTH08	Overrides for Instruction $1 should be checked before contract confirmation.
SI-AUTH09	Authorization is unsuccessful due to some Internal Problem
SI-AUTH10	Instruction $1 is already Authorized

8. Reports

8.1 Introduction

The following are the reports that you can generate for the Standing Instructions module:

- Successful SIs for the day
- Unsuccessful SIs for the day
- Pending collections
- Standing instructions for customer
- Standing instructions by product type
- Standing Instructions Due/Pending for Execution

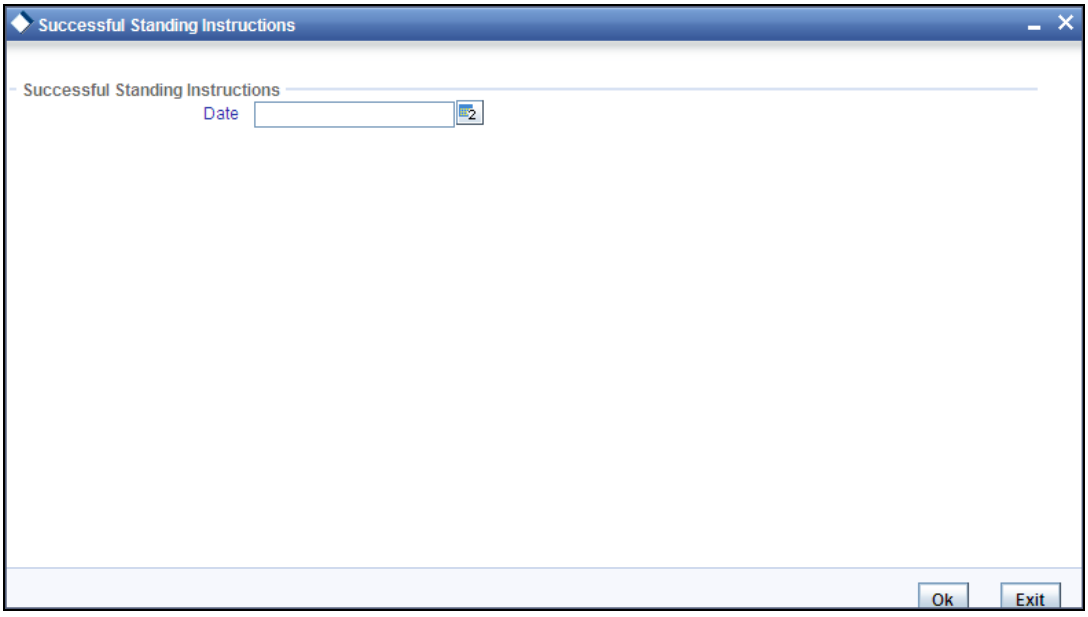
8.2 Successful or Ignored SIs for a Day

This report should be ideally generated after the EOD run of the SI batch processes has been completed, so that complete information for the day is reported. The report gives details of instructions that were successfully processed during the day. Thus, the original due date of an instruction can be different from the date as of which the report was generated.

Selection options

The report can be generated for any day in the past or today.

You can invoke this screen by typing the code ‘SIRPSUXS’ in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



Specify the following details.

Date

Specify the date.

Click ‘OK’ to generate the report.

8.2.1 Contents of Report

Header

The Header carries the title of the Report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of Report

The report is sorted by the product code, the product type and the SI type in the ascending order. The following information is provided for each contract:

Process Time	The time of day when the instruction is to be processed
Product Code	The product under which the instruction is processed
Product Type	The type of product under which the SI is processed. It could be: payment, collection, sweep, or variable payment
SI Type	The type of standing instruction. It could be: one to one, many to one, one to many, or many to many
Instruction No.	This is the instruction number
SI Exec Status	The status of the instruction - due or pending.
SI Value Date	The date as of which the next cycle of the instruction will fall due. This date will be different from the Next Due Date if the former fell on a holiday and the SI was executed on a different date
Cycle Seq No	This is the cycle sequence number
SI Exec Date	The date on which the next execution of the instruction will be processed
Counter party	The code for the customer.
Name	The customer’s name on behalf of whom the instruction is being processed
Contract Ref. No	The reference number for the particular cycle of the instruction that is due or pending

SI Expiry Date	The date as of which the cycle falls due
Max. Retry Count	The maximum number of times that the instruction will be retried for execution
Action Code	Indicates the action that is to be taken in case the instruction is not processed on the due date due to lack of funds in the debit account
Priority	If the debit account is involved in more than one instruction during the same day, you should allot the order in which they should be processed. The priority allotted for this instruction is shown here.
SI Amt Ccy	The currency in which the instruction is processed
SI Amount	The amount that is transferred when the instruction is processed
Amt Pending	The amount that is pending
Amt Executed	If the instruction is executed the amount is transferring
Branch	This details the branch transactions
Charges on Success/ Rejection/Partial Execution	Indicates whether any charges have to be levied when this instruction is processed - on successful execution, partial execution or on rejection
Debit and credit- Branch, Currency, Account, Name, Amount	These are the details of the debit and credit account of the transaction - the branch, the account currency, the account number, the customer's name and the amount transferred.

8.3 Unsuccessful SIs for the Day

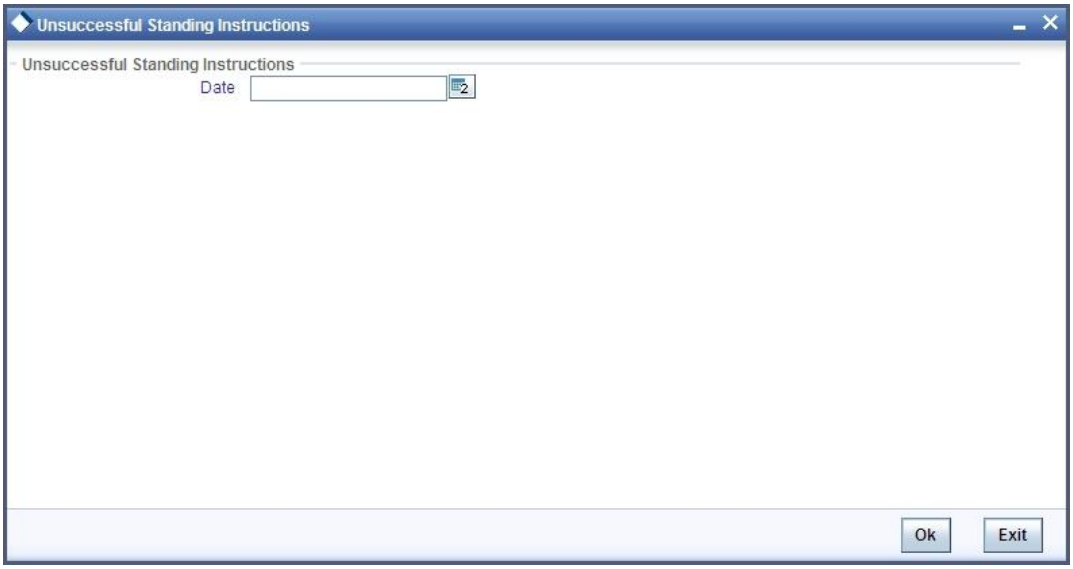
This report should be ideally generated after the EOD run of the SI batch processes has been completed, so that complete information for the day is reported. The report gives details of instructions that were scheduled for the day but were not processed for some reason.

This report can be generated for a date in the past also.

Selection options

The report can be generated for any day in the past or today.

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



Specify the following details.

Date

Specify the date.

Click 'OK' to generate the report.

8.3.1 Contents of Report

Header

The Header carries the title of the Report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of Report

The report is sorted by the product code, the product type and the SI type in the ascending order. The following information is provided for each contract:

Process Time	The time of day when the instruction is to be processed
Product Code	The product under which the instruction is processed
Product Type	The type of product under which the SI is processed. It could be: payment, collection, sweep, or variable payment
SI Type	The type of standing instruction. It could be: one to one, many to one, one to many, or many to many
Instruction No.	This is the instruction number
SI Exec Status	The status of the instruction - due or pending

SI Value Date	The date as of which the next cycle of the instruction will fall due. This date will be different from the Next Due Date if the former fell on a holiday and the SI was executed on a different date.
Cycle Seq No	This is the cycle sequence number
SI Exec Date	The date on which the next execution of the instruction will be processed
Counter party	The code for the customer
Name	The customer's name on behalf of whom the instruction is being processed
Contract Ref. No	The reference number for the particular cycle of the instruction that is due or pending
SI Expiry Date	The date as of which the cycle falls due
Max. Retry Count	The maximum number of times that the instruction will be retried for execution
Action Code	Indicates the action that is to be taken in case the instruction is not processed on the due date due to lack of funds in the debit account.
Priority	If the debit account is involved in more than one instruction during the same day, you should allot the order in which they should be processed. The priority allotted for this instruction is shown here.
SI Amt Ccy	The currency in which the instruction is processed
SI Amount	The amount that is transferred when the instruction is processed
Amt Pending	The amount that is pending
Amt Executed	If the instruction is executed the amount is transferring
Charges on Success/ Rejection/Partial Execution	Indicates whether any charges have to be levied when this instruction is processed - on successful execution, partial execution or on rejection

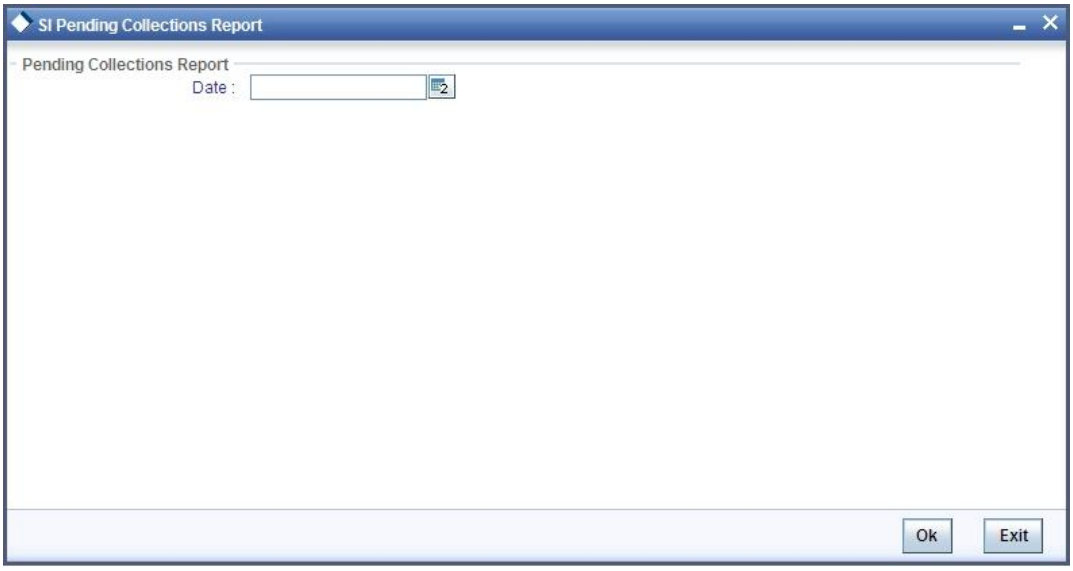
8.4 Report on Pending Collections

The standing collection orders that are pending execution as of a date are reported by this report. The report can be generated either for today or a date in the past.

Selection options

The report can be generated as of a specific date.

You can invoke this screen by typing the code ‘SIRPCOLL’ on the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



Specify the following details.

Date

Specify the date.

Click ‘OK’ to generate the report.

8.4.1 Contents of Report

The report options that you selected while generating the report are printed at the beginning of the report.

Header

The Header carries the title of the Report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of the report

The report is sorted on the customer number and instruction number in the ascending order.

The following information is provided for each instruction:

SI Type	The type of standing instruction. It could be: one to one, many to one, one to many, or many to many
Product Type	This is the type of product under which the SI is processed. It could be payment, collection, sweep, or variable payment

Inst. Status	Indicates whether one or more cycles for an instruction is pending for execution
Due Date	The date as of which the first execution for the instruction was processed
Value Date	The date as of which the first execution of the instruction was done. This date will be different from the First Due Date if the former fell on a holiday and the SI was executed on a different date
Instruction No	This is the instruction number.
Contract Ref No	This is the reference number of the contract.
Counterparty	This is the counterparty number.
Counterparty Name	This is the name of the counterparty.
SI Ccy	This is the SI currency code.
Action Code	This code indicates the status of the action.
Priority	This indicates the priority of the action.
Amount	This is the contract amount.
Debit	This shows the debit details.
Credit	This shows the credit details.
Branch	This is the code of the branch from which debit and credit is done.
Ccy	This is the currency code in which debit and credit is done.
Account	This shows the account number from which credit and debit is done.
Name	The name of the debtor or creditor

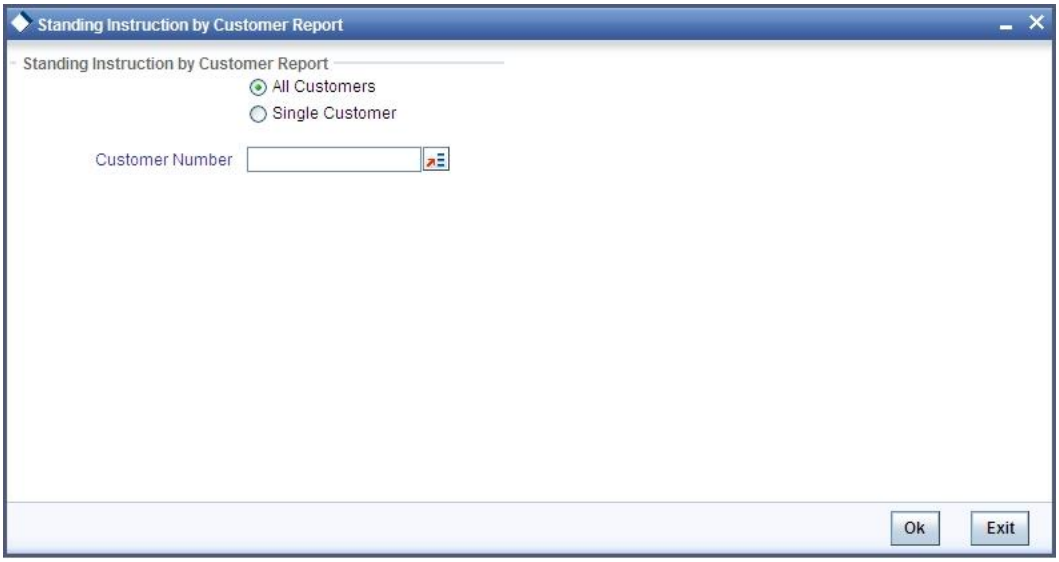
8.5 Report on Standing Instructions for a Customer

This report gives the details of SIs that have been defined for different customers. You can choose to generate the report for are a specific customer or all the customers of your branch.

8.5.1 Selection Options

You can select the specific customer for whom you want the report. Alternatively, you can generate the report for all the customers of your branch.

You can invoke this screen by typing the code ‘SIRPCUST’ on the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



Specify the following details.

Standing Instruction by Customer Report

Indicate whether the reports should be generated for all customers or single customer.

If you choose ‘Single Customer’, you need to specify the customer number for which the report needs to be generated. The option list provided displays all valid customer number maintained in the system. You can select the appropriate one.

Click ‘OK’ to generate the report.

8.5.2 Contents of Report

The report options that you selected while generating the report are printed at the beginning of the report.

Header

The Header carries the title of the Report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of the report

The report is sorted on the customer number and instruction number in the ascending order.

The following information is provided for each instruction:

Customer No	The customer number
Customer Name	The customer name
Instruction No	The number to identify an instruction
SI Type	This is the type of standing instruction. It could be: one to one, many to one, one to many, or many to many.
Processing	This indicates the time to process the instruction.
Product Code	The code of the product under which the instruction is processed
Product Type	This is the type of product under which the SI is processed. It could be payment, collection, sweep, or variable payment.
Auth Status	The status of the instruction -- authorized or unauthorized. Unauthorized instructions will not be processed.
Inst Status	Indicates whether one or more cycles for an instruction is pending for execution
Contract Ref No	Each execution of the instruction will be allotted a reference number by Oracle FLEXCUBE. This number will be shown here.
Max Retry Count	For a payment type of product with an Action Code of Keep full amount pending or Liquidate partially, you would define the maximum number of times the system should re-execute the instruction. This number is shown here.
Priority	If a debit account is involved in more than one instruction during the day, you would have allotted a priority for each instruction. This priority is shown here.
Charge Borne By	This indicates the party who will bear the charges for the instruction.
Action Code	For a payment type of product, you should define the action to be taken when an instruction is not executed because of lack of funds. The action code defined for this instruction is shown here.
Rate Type	If the currency of the instruction and the currency of the accounts involved in it are different, a conversion rate will be used. The rate type defined for this conversion for the product will be shown here.
First Value Date	The date as of which the first execution of the instruction was done. This date will be different from the First Due Date if the former fell on a holiday and the

	SI was executed on a different date.
First Due Date	The date as of which the first execution for the instruction was processed.
Next Value Date	The date as of which the next cycle of the instruction will fall due. This date will be different from the Next Due Date if the former fell on a holiday and the SI was executed on a different date.
Next Due Date	The date on which the next execution of the instruction will be processed.
Month End	Indicates whether the instruction is always processed on a month-end.
User Ref No	The user reference number
Beneficiary	The name of the customer who is the beneficiary of the instruction
SI Expiry Date	The date after which the instruction will not be processed
SI Ccy	The currency in which the instruction is processed
Amount	For a payment and collection type of product, this is the amount defined for the instruction.
Min Sweep Amt	This applies for a sweep type of product. This is the minimum amount that has been defined for a sweep to be executed.
Min Bal After Sweep	The minimum amount that should be available in the Sweep From account after the sweep has been executed.
User Inst No	An instruction can be identified by two different numbers: one is allotted by Oracle FLEXCUBE while the other one can be a number input by you which should typically be the number with which your customer identifies the instruction, called the User Instruction Number. By default, the Instruction Number allotted by Oracle FLEXCUBE and the User Instruction Number will be the same. It is the User Instruction Number of the instruction.
Holiday Exception	This is the action defined to be taken if an instruction processed under a product falls on a holiday. It could be: forward, backward, or lapse.
Frequency	This is the frequency at which the instruction is processed -- it will be indicated in days, months and years.

Charge on Success/ Partial execution/ Reject	Indicates whether charges are to be applied for instruction when it has been successfully executed, or partially executed or rejected
Debit and credit- Branch, Currency, Account.	These are the details of the debit and credit account of the transaction - the branch, the account currency, the account number, the customer's name and the amount transferred.

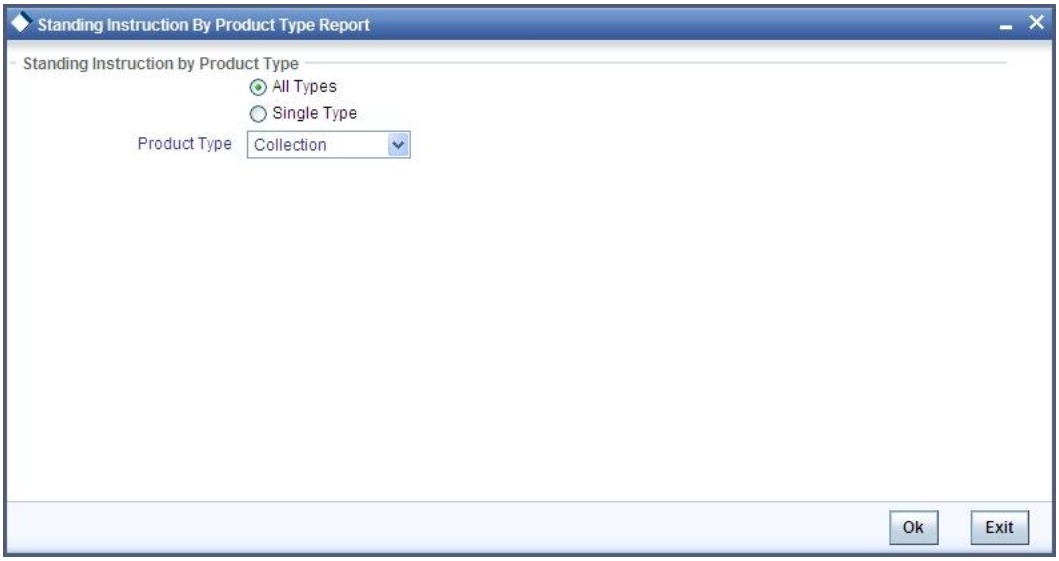
8.6 Report on Standing Instructions by Product Type

Standing instructions are grouped into different product types: payments, sweeps, collections, and variable payments. You can generate a report on instructions that are processed under each product type.

8.6.1 Selection Options

The report can be generated either for a specific product type or for all of them.

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



Specify the following details.

Standing Instruction by Product Type

Indicate whether the reports should be generated for all types or single type.

If you choose 'Single Type', you need to specify the product type for which the report needs to be generated. The option list provided displays all valid product types maintained in the system. You can select the appropriate one.

Click 'OK' to generate the report.

8.6.2 Contents of the Report

The report options that you selected while generating the report are printed at the beginning of the report.

Header

The Header carries the title of the Report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of the report

The report is sorted first on the product type and then on the instruction number in the ascending order. The following information is provided for each instruction:

SI Type	The type of standing instruction. It could be: one to one, many to one, one to many, or many to many.
Processing	The time of day when the instruction is to be processed
Product Code	The product under which the instruction is processed
Product Type	The type of product under which the SI is processed. It could be: payment, collection, sweep, or variable payment
Auth. Status	The status of the instruction -- authorized or unauthorized. Unauthorized instructions will not be processed
Inst. Status	Indicates whether the instruction is pending for execution
Rate Type	If the currency of the instruction and the currency of the accounts involved in it are different, a conversion rate will be used. The rate type defined for this conversion for the product will be shown here.
First Due Date	The date as of which the first execution for the instruction was processed
First Value Date	The date as of which the first execution of the instruction was done. This date will be different from the First Due Date if the former fell on a holiday and the SI was executed on a different date.
Next Value Date	The date as of which the next cycle of the instruction will fall due. This date will be different from the Next Due Date if the former fell on a holiday and the SI was executed on a different date.
Next Due Date	The date on which the next execution of the instruction will be processed
Month End	Indicates whether the instruction is always processed on a month-end

User Inst. No.	An instruction can be identified by two different numbers: one is allotted by Oracle FLEXCUBE while the other one can be a number input by you which should typically be the number with which your customer identifies the instruction, called the User Instruction Number. By default, the Instruction Number allotted by Oracle FLEXCUBE and the User Instruction Number will be the same. This is the User Instruction Number of the instruction.
Holiday Exception	The action defined to be taken if an instruction processed under a product falls on a holiday. It could be: forward, backward, or lapse
Frequency	The frequency at which the instruction is processed -- it will be indicated in days, months and years
Contract Ref. No.	Each execution of the instruction will be allotted a reference number by Oracle FLEXCUBE. This number will be shown here.
Max. Retry Count	For a payment type of product with an Action Code of Keep full amount pending or Liquidate partially, you would define the maximum number of times the system should re-execute the instruction. This number is shown here.
Priority	If a debit account is involved in more than one instruction during the day, you would have allotted a priority for each instruction. This priority is shown here.
Charge Borne By	Indicates the party who will bear the charges for the instruction
Action Code	For a payment type of product, you should define the action to be taken when an instruction is not executed because of lack of funds. The action code defined for this instruction is shown here.
Beneficiary	It is the name of the customer who is the beneficiary of the instruction.
SI expiry date	The date after which the instruction will not be processed
SI CCY	The currency in which the instruction is processed
Amount	For a payment and collection type of product, this is the amount defined for the instruction.
Min. Sweep Amt.	Applies for a sweep type of product. This is the minimum amount that has been defined for a sweep to be executed.
Min. Bal. after	The minimum amount that should be available in the

Sweep	Sweep From account after the sweep has been executed
Charge on Success/ Partial execution/ Reject	Indicates whether charges are to be applied for instruction when it has been successfully executed, or partially executed or rejected
Debit - Branch, Account, Currency	The details of the debit account -- the branch, account number and currency
Credit	The details of the credit account -- the branch, account number, and currency

8.7 Standing Instructions Due/Pending for Execution Report

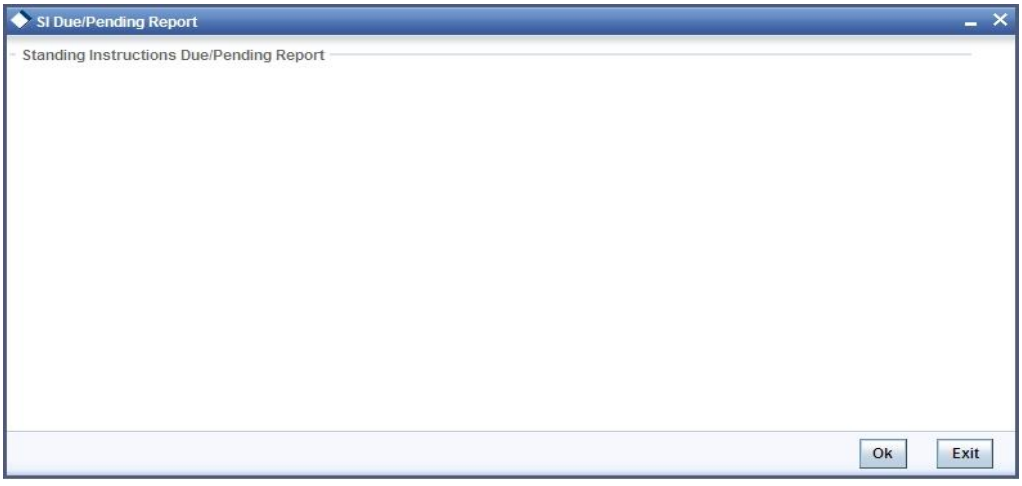
The Standing Instructions Due/Pending for Execution Report is ideally generated during the Beginning of Day operations. It provides information about the instructions that fall due today, and those that are pending from previous days.

The information given by this report depends on when the report is generated, as follows:

- Before the SI Batch function is run during beginning of day, the instructions due for execution during the day -- either during BOD or EOD -- will be reported, along with those pending from previous days.
- After the SI Batch function is run during beginning of day, the instructions due to be processed during EOD that day, and those pending execution, will be processed.
- After end of financial input (EOFI) has been marked, the instructions that are due for the next day, and those pending from previous days, will be reported.

Note that sweeps will not be reported in this report as whether a sweep is due for execution depends on the balance in an account at the time of execution.

You can invoke this screen by typing the code ‘SIRPDUE’ on the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



8.7.1 Contents of Report

Header

The Header carries the title of the Report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of Report

The report is sorted by the product code, the product type and the SI type in the ascending order. The following information is provided for each contract:

Processing Time	The time of day when the instruction is to be processed
Product Code	The product under which the instruction is processed
Product Type	The type of product under which the SI is processed. It could be: payment, collection, sweep, or variable payment.
SI Type	The type of standing instruction. It could be: one to one, many to one, one to many, or many to many.
Instruction No.	This is the instruction number.
Status	The status of the instruction - due or pending.
Next Value Date	The date as of which the next cycle of the instruction will fall due. This date will be different from the Next Due Date if the former fell on a holiday and the SI was executed on a different date.
Next Exec Date	The date on which the next execution of the instruction will be processed.
Counter party	The code for the customer
Name	The customer's name on behalf of whom the instruction is being processed.
Contract Ref. No	The reference number for the particular cycle of the instruction that is due or pending.
SI Expiry Date	The date as of which the cycle falls due.
Max. Retry Count	The maximum number of times that the instruction will be retried for execution
Action Code	Indicates the action that is to be taken in case the instruction is not processed on the due date due to lack of funds in the debit account.
Priority	If the debit account is involved in more than one instruction during the same day, you should allot the order in which they should be processed. The priority allotted

	for this instruction is shown here.
SI Amt Ccy	The currency in which the instruction is processed
SI Amount	The amount that is transferred when the instruction is processed
Charges on Success/ Rejection/Partial Execution	Indicates whether any charges have to be levied when this instruction is processed - on successful execution, partial execution or on rejection.
Debit and credit- Branch, Currency, Account, Name, Amount	These are the details of the debit and credit account of the transaction - the branch, the account currency, the account number, the customer's name and the amount transferred.

9. Screen Glossary

9.1 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
SIDCONON	Standing Instruction Online Detailed
SIDCYCLE	Standing Instruction Cycle Detail
SIDDIARY	Standing Instruction Diary
SIDPRMNT	Standing Instruction Product Definition
SIRPCOLL	Standing Instruction Pending Collections Report
SIRPCUST	Standing Instruction by Customer Report
SIRPDUE	Standing Instruction Due/Pending Report
SIRPSUXS	Successful Standing Instructions
SIRPTYPE	Standing Instruction By Product Type Report
SIRPUNSC	Unsuccessful Standing Instructions

Standing Instructions

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