

Oracle FLEXCUBE Investor Servicing - Direct Banking  
Integration

## **Oracle FLEXCUBE Investor Servicing**

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Oracle FLEXCUBE Investor Servicing - Direct Banking Integration  
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Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

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# 1. Preface

## 1.1 Introduction

This document is designed to help acquaint you with the integration among Oracle FLEXCUBE products namely; Oracle FLEXCUBE Investor Servicing (FCIS) and Direct banking (FCDB).

Besides this user manual, while maintaining the interface related details, you can invoke the context sensitive help available for each field. This help describes the purpose of each field within a screen. You can obtain this information by placing the cursor on the relevant field and striking the <F1> key on the keyboard.

## 1.2 Audience

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

| Role                          | Function                                                         |
|-------------------------------|------------------------------------------------------------------|
| Back office data entry Clerks | Input functions for maintenance related to the interface         |
| Back office Managers/Officers | Authorization functions                                          |
| End of day operators          | Processing during end of day/ beginning of day                   |
| Implementation Partners       | Provide customization, configuration and implementation services |

## 1.3 Documentation Accessibility

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

## 1.4 Organization

This manual is organized into the following chapters:

| Chapter   | Description                                                                                                                              |
|-----------|------------------------------------------------------------------------------------------------------------------------------------------|
| Chapter 1 | <i>Preface</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.               |
| Chapter 2 | <i>Oracle FCDB - FCIS Integration</i> explains the integration between Oracle FLEXCUBE Universal Banking and Investor Servicing systems. |
| Chapter 3 | <i>Annexure</i> provides the details of data exchange and further reference sources.                                                     |

## 1.5 Acronyms and Abbreviations

| Abbreviation | Description                                                                                                  |
|--------------|--------------------------------------------------------------------------------------------------------------|
| System       | Unless and otherwise specified, it shall always refer to Oracle FLEX-CUBE Universal Banking Solutions system |
| FCUBS        | Oracle FLEXCUBE Universal Banking                                                                            |
| FCDB         | Oracle FLEXCUBE Direct Banking                                                                               |
| FCIS         | Oracle FLEXCUBE Investor Servicing                                                                           |
| EOD          | End of Day                                                                                                   |
| SIP          | Systematic Investment Plan                                                                                   |
| CIF          | Customer Information File                                                                                    |
| CASA         | Current and Savings Account                                                                                  |
| FATCA        | Foreign Account Tax Compliance Act                                                                           |

## 1.6 Glossary of Icons

This user manual may refer to all or some of the following icons.

| Icons                                                                               | Function    |
|-------------------------------------------------------------------------------------|-------------|
|  | Exit        |
|  | Add row     |
|  | Delete row  |
|  | Option List |

## 1.7 Related Information Sources

Along with this user manual, you may also refer to the following related sources:

- Gateway web service documents

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## 2. Oracle FCDB - FCIS Integration

The integration between FCDB and FCIS enables bank customers to perform mutual funds transactions online. Following are the features of this integration.

- Enables customer to submit mutual funds transaction requests online from FCDB
- Enables customer to view the mutual funds details in accounts summary and consolidated view of FCDB
- Harmonizes customer and accounts across core banking, investor services and online banking system

This chapter contains the following sections:

- [Section 2.1, "Scope"](#)
- [Section 2.2, "Data Flow and Integration Patterns"](#)
- [Section 2.3, "Prerequisites"](#)
- [Section 2.4, "Integration Process"](#)

### 2.1 Scope

This section contains the following topics:

- [Section 2.1.1, "Integration Scope in Oracle FLEXCUBE Direct Banking System"](#)
- [Section 2.1.2, "Integration Scope in Oracle FLEXCUBE Investor Servicing System"](#)

#### 2.1.1 Integration Scope in Oracle FLEXCUBE Direct Banking System

This integration enables Oracle FLEXCUBE Direct Banking user/customer to perform the following activities:

- Transactions
  - Buy mutual funds
  - Redeem mutual funds
  - Switch mutual funds
- Enquiries
  - Portfolio
  - Order status
  - Fund activity
  - Dividend information
- FCDB fetches the following information from FCIS database.
  - Unit holders for CIF
  - AMC
  - Funds under specific AMC
  - Fund information
  - Portfolio for unit holder
  - Fund information for portfolio
  - Transactions with transaction reference number
  - Transaction based on status
  - Funds for unit holders

- Dividend AMC details
- Dividend details
- AMCs for specific fund
- Available funds for switch (funds within same AMC)
- CIF details

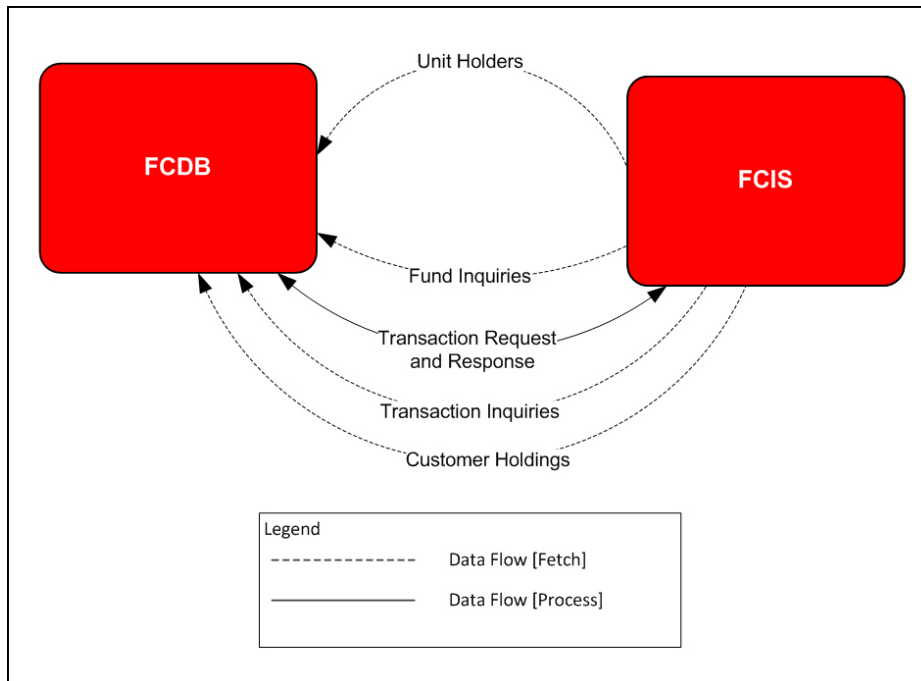
### 2.1.2 Integration Scope in Oracle FLEXCUBE Investor Servicing System

The following activities take place in Oracle FLEXCUBE Investor Servicing.

- Validate and process purchase, redemption and switch orders for mutual funds received from FCDB system
- Send the transaction status to FCDB after completing the transactions initiated based on the order received.
- Customer may place multiple orders from the same transaction screen in FCDB. However, each transaction in a combined order is processed individually in FCIS.
- Send requests for amount blocks and accounting entry postings to FCUBS/Host system.

## 2.2 Data Flow and Integration Patterns

The following diagram provides a high-level information of the data flow and integration pattern used in FCIS-FCDB integration.



The following table contains the integration processes and the pattern of each process:

| Integration Process | From | To   | Integration Pattern |
|---------------------|------|------|---------------------|
| UH details          | FCIS | FCDB | Fetch               |
| Fund Inquiries      | FCIS | FCDB | Fetch               |

| Integration Process               | From      | To        | Integration Pattern            |
|-----------------------------------|-----------|-----------|--------------------------------|
| Transaction requests/<br>response | FCDB/FCIS | FCIS/FCDB | Process (request/<br>response) |
| Transaction Inquiries             | FCIS      | FCDB      | Fetch                          |
| Customer Holdings                 | FCIS      | FCDB      | Fetch                          |

## 2.3 Prerequisites

This section contains the following topics:

- [Section 2.3.1, "Prerequisites in Oracle FLEXCUBE Direct Banking"](#)
- [Section 2.3.2, "Prerequisites in Oracle FLEXCUBE Investor Servicing"](#)

### 2.3.1 Prerequisites in Oracle FLEXCUBE Direct Banking

The prerequisites for this integration in Oracle FCDB are as follows:

- Execute the appropriate scripts (FCDB\_FCFCIS.sql) to create objects for accessing fund data in Oracle FCIS.
- Maintain Foreign Server which points to the appropriate Gateway Queues for exchanging messages between Oracle FCDB and Oracle FCIS.

#### 2.3.1.1 Parameter Setup

The following parameters need to be setup in Oracle FCDB:

The User ID to be used for exchanging XML messages over Gateway. Kindly refer *Oracle FLEXCUBE Direct Banking System Handbook – Volume V – Host Integration Layer* for further details.

### 2.3.2 Prerequisites in Oracle FLEXCUBE Investor Servicing

The prerequisites for this integration in Oracle FCIS are as follows:

- Maintain user credentials for Oracle FCDB to access the Oracle FCIS application

## 2.4 Integration Process

This section contains the following topics:

- [Section 2.4.1, "Integrating FCDB and FCIS"](#)
- [Section 2.4.2, "Buy Mutual Fund"](#)
- [Section 2.4.3, "Redeem Mutual Fund"](#)
- [Section 2.4.4, "Switch Mutual Fund"](#)
- [Section 2.4.5, "Fund Portfolio Details"](#)
- [Section 2.4.6, "Order Status"](#)
- [Section 2.4.7, "Fund Activity"](#)
- [Section 2.4.8, "Dividend Information"](#)

## 2.4.1 **Integrating FCDB and FCIS**

The integration between FCDB and FCIS enables the customers to buy and redeem the mutual funds and perform related transactions.

The customer places transaction orders related to mutual funds in FCDB system. FCIS system processes the request, and sends an appropriate response to FCDB system, which is displayed to the customer.

If there is no response from FCIS within a specific time, then time-out message is displayed to the customer. The customer can check the order status at a later point under the order status inquiry in FCDB system.

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### **Note**

Transactions entered using FCIS screens and those received by means of upload/gateway are processed in the same manner. Transactions received from FCDB are automatically authorized in FCIS.

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*See “Annexure” on page 1. for the complete list of touch points of the integration process.*

The activities involved in this integration are discussed under the following headings.

## 2.4.2 **Buy Mutual Fund**

Customer can place orders to buy single or multiple mutual funds/SIP from Oracle FCDB system.

From FCDB purchase order screen, the customer can view and select the funds/SIPs available in FCIS database. The customer chooses the required AMC and the funds, and then places an order for purchase. FCDB places the order details in the respective FCIS queue.

FCIS picks up the details from the queue and processes the purchase order.

In case of mutual funds purchase, FCIS processes the order and passes the necessary entries to FCUBS/host system. On completion of the transaction, FCIS places a success/failure message in the respective queue, which is picked up by FCDB system and displayed to the customer.

In case of SIP purchase, FCIS creates a standing instruction on the customer account and sends a confirmation message to FCDB system.

### **Data Exchange**

| <b>Source System</b> | <b>Target System</b> | <b>Action</b>             | <b>Communication Channel</b> | <b>Service Name</b>     | <b>Operation Code</b>      | <b>Synchronous/ Asynchronous</b> |
|----------------------|----------------------|---------------------------|------------------------------|-------------------------|----------------------------|----------------------------------|
| FCDB                 | FCIS                 | Creation                  | JMS                          | FCISSubscription        | Create-Subscription        | Asynchronous                     |
| FCDB                 | FCIS                 | Creation - SIP            | JMS                          | FCISStandingInstruction | Create-StandingInstruction | Asynchronous                     |
| FCDB                 | FCIS                 | List Unit Holders for CIF | DB Query                     | IS_MSTUS-ERPORT-FOLIO   |                            | Synchronous                      |
| FCDB                 | FCIS                 | List of AMC               | DB Query                     |                         |                            | Synchronous                      |
| FCDB                 | FCIS                 | Funds under AMC           | DB Query                     |                         |                            | Synchronous                      |

#### **2.4.3 Redeem Mutual Fund**

The customer can view the mutual funds available to him/her for redemption in FCDB screen. When the customer places an order for redemption of a fund, Oracle FCDB places the details in the respective queue, which is picked up and processed by FCIS system. After processing the order, FCIS places a success/failure message in the respective queue, which is picked up by FCDB system and displayed to the customer.

### **Data Exchange**

| Source System | Target System | Action                    | Communication Channel | Service/ Host View Name                  | Operation Code   | Synochronous/ Asynchronous |
|---------------|---------------|---------------------------|-----------------------|------------------------------------------|------------------|----------------------------|
| FCDB          | FCIS          | Redemption Creation       | JMS                   | FCISRedemption                           | CreateRedemption | Asynchronous               |
| FCDB          | FCIS          | List unit holders for CIF | DB Query              | IS_MSTUSERPORTFOLIO                      |                  | Synchronous                |
| FCDB          | FCIS          | List funds for UH         | DB Query              | IS_MSTFUND, IS_MSTFUNDTPR, IS_MSTFUNDAMC |                  | Synchronous                |

#### **2.4.4 Switch Mutual Fund**

Retail customer can switch between funds available to him/her. Switch option is available only between funds available within the same AMC.

*For further details on fund, refer 'Transaction' User Manual of Oracle FLEXCUBE Investor Servicing.*

The customer can view the funds available within the same AMC for switch transaction. When the customer places an order for switch between funds, Oracle FCDB places the details in the respective queue, which is picked up and processed by FCIS system.

### **Data Exchange**

| Source System | Target System | Action                     | Communication Channel | Service/ Host View Name | Operation Code | Synchronous/ Asynchronous |
|---------------|---------------|----------------------------|-----------------------|-------------------------|----------------|---------------------------|
| FCDB          | FCIS          | Switch creation            | JMS                   | FCISSwitch              | CreateSwitch   | Asynchronous              |
| FCDB          | FCIS          | Funds available for switch | DB Query              | IS_MSTUSERPORTFOLIO     |                | Synchronous               |

#### **2.4.5 Fund Portfolio Details**

Customer can inquire and view the funds available in the portfolio for a selected entity and user type.

*For further details on User Maintenance, refer Unit Holder Maintenance User Manual of Oracle FLEXCUBE Investor Servicing.*

When the customer places a request to view the funds portfolio, Oracle FCDB makes a query in FCIS database and displays the funds available in the portfolio for the unit holder.

#### **Data Exchange**

| Source System | Target System | Action                          | Communication Channel | Host View Name                              | Synchronous/ Asynchronous |
|---------------|---------------|---------------------------------|-----------------------|---------------------------------------------|---------------------------|
| FCDB          | FCIS          | Fetch portfolio for unit holder | DB Query              | IS_MSTUSER-PORTFOLIO                        | Synchronous               |
| FCDB          | FCIS          | Fund information for portfolio  | DB Query              | IS_MST-FUND, IS_M-STFUNDTPR, IS_MSTFUN-DAMC | Synchronous               |

#### **2.4.6 Order Status**

Investor can view the status of the order placed for a fund.

FCDB makes a query in FCIS database and displays the status of the transaction.

#### **Data Exchange**

| Source System | Target System | Action                                                | Communication Channel | Host View Name         | Synchronous/ Asynchronous |
|---------------|---------------|-------------------------------------------------------|-----------------------|------------------------|---------------------------|
| FCDB          | FCIS          | Lookup transactions with transaction reference number | DB Query              | IS_TXNACTIVITYDE-TAILS | Synchronous               |

#### **2.4.7 Fund Activity**

Customer can view the fund activity in FCDB system. When customer places a request to view the fund activity, FCDB system makes a query in the FCIS database and retrieves the fund activity details.

### **Data Exchange**

| Source System | Target System | Action | Communication Channel | Host View Name        | Synchronous/Asynchronous |
|---------------|---------------|--------|-----------------------|-----------------------|--------------------------|
| FCDB          | FCIS          | Query  | DB Query              | IS_TXNACTIVITYDETAILS | Synchronous              |

## **2.4.8 Dividend Information**

The customer can view the dividend information of a fund.

When customer places a request to view the dividend details, FCDB system makes a query in the FCIS database and retrieves the dividend details.

### **Data Exchange**

| Source System | Target System | Action | Communication Channel | Host View Name     | Synchronous/Asynchronous |
|---------------|---------------|--------|-----------------------|--------------------|--------------------------|
| FCDB          | FCIS          | Query  | DB Query              | IS_DIVIDENDDETAILS | Synchronous              |

---

## 3. Annexure

This chapter contains the following sections:

- [Section 3.1, "Data Exchange between FCDB and FCIS"](#)
- [Section 3.2, "Gateway Service"](#)

### 3.1 Data Exchange between FCDB and FCIS

For details on data exchange between FCDB and FCIS, refer to the excel sheet '[Data Exchange Details.xlsx](#)'.

This sheet has the following details:

- Source system
- Pricing module
- Functional module
- Transaction group
- Transaction name
- Transaction description
- Target system
- Target system module
- Action
- Source communication
- Target communication
- Service name
- Operation code
- Queue name
- Host view name
- FCDB view name
- Reconciliation
- Remarks
- Response required
- Reconciliation file name
- Synchronous/asynchronous
- Format /XSD available
- Gateway XSD name

### 3.2 Gateway Service

For details on gateway services that are part of the integration between FCDB and FCIS, refer to the respective Gateway service documents.