
INSTRUMENTS

Overview of the INSTRUMENTS Database tables

The following INSTRUMENTS tables provide the framework for storing snapshots of historical instrument records. These tables are organized by product type but there are no formal requirements to store a particular type of product in any particular table. These tables contain the columns required for the OFS Analytical Applications to run. These column requirements are enforced by the application through the table registration process.

The Instrument tables also contain a set of columns that are informational in nature and are useful for reporting. You can extend these tables with additional columns and create new Instrument tables that can be registered for use within the Oracle Financial Services provided they contain the required set of columns.

FSI_D_LOAN_CONTRACTS

COLUMN_NAME	DISPLAY_NAME	DATA_TYPE	DOMAIN	DESCRIPTION
ACC_HEALTH_INS_FLG	Accident & Health Insurance Flag	NUMBER(1)	FLAG	Y = The account has accident and health insurance.
ACCID_HEALTH_INS_CO_CD	Accident & Health Insurance Co. Code	VARCHAR2(5)	CODE	An organization-defined code for the account's accident and health insurance company.

COLUMN_NAME	DISPLAY_NAME	DATA_TYPE	DOMAIN	DESCRIPTION
ACCIDENT_HEALTH_PREMIUM	Accident & Health Premium	NUMBER(14, 2)	BALANCE	The account's accident and health insurance premium.
ACCOUNT_CLOSE_DATE	Account Close Date	DATE	DATE	Date on which account is closed.
ACCOUNT_CONTRIB	Account Contribution	NUMBER(14, 2)	BALANCE	Account Contribution.
ACCOUNT_CONTRIB_AFTER_TAX	Account Contribution After Tax	NUMBER(14, 2)	BALANCE	Account Contribution after tax
ACCOUNT_GROUP_CD	Account Group Code	NUMBER(5)	CODE	Account Group Code.
ACCOUNT_NUMBER	Account Number	VARCHAR2(25)	VARCHAR2	Account Number of the customer.
ACCOUNT_OFFICER_CD	Account Officer Code	VARCHAR2(20)	DEFAULT	Holds code that is tied to the Account Officer/Account Manager
ACCRUAL_BASIS_CD	Accrual Basis Code	NUMBER(5)	CODE	Basis on which interest accrual is calculated. Suggested defaults: 1=30/360 for amortizing transactions OR 3=Act/Act. for nonamort.
ACCRUED_INTEREST	Interest Accrued	NUMBER(22, 3)	BALANCE	Interest due since the principal investment, or since the previous interest payment if there has been one already.
ADJUSTABLE_TYPE_CD	Adjustable Type Code	NUMBER(5)	CODE	Frequency or method by which the coupon or rate is adjusted.

COLUMN_NAME	DISPLAY_NAME	DATA_TYPE	DOMAIN	DESCRIPTION
ALLOCATED_EQUITY	Allocated Equity	NUMBER(14, 2)	BALANCE	Allocated Equity.
AMORT_METHOD_PDFC_CD	Deferred Balance Amortization Code	NUMBER(7)	CODE	Indicates whether the method to be used is Level Yield or Straight Line; Level Yield being the default one.
AMRT_TERM	Amortization Term	NUMBER(5)	TERM	Term upon which amortization is based - units specified by Amrt_term_mult.
AMRT_TERM_MULT	Amortization Term Multiplier	CHAR(1)	MULT	Units (days or months or years) in which Amrt_Term is specified.
AMRT_TYPE_CD	Amortization Type Code	NUMBER(5)	CODE	Method of amortizing principal and interest.
AS_OF_DATE	As of Date	DATE	DATE	The date at which the data is current.
ATM_EXP	ATM Expense	NUMBER(14, 2)	BALANCE	ATM expense; typically based on number of ATM transactions * unit cost.
AUTOPAY_ACCOUNT_NUMBER	Autopay Account Number	VARCHAR2(30)	VARCHAR2	The account number where autopay debits from the account should be charged.
AUTOPAY_BANK_TRANSMIT_NBR	Autopay Bank Transit Number	VARCHAR2(11)	VARCHAR2	The routing transit number of the organization where autopay debits will be charged.
AUTOPAY_FLAG	Autopay Flag	NUMBER(1)	FLAG	Y = The account is on autopay.

COLUMN_NAME	DISPLAY_NAME	DATA_TYPE	DOMAIN	DESCRIPTION
AUTOPAY_INSTR_TYPE_CD	Autopay Instrument Type Code	NUMBER(5)	CODE	The autopay service that autopay debits will be charged against, for example Checking.
AVG_BOOK_BAL	Average Gross Book Balance	NUMBER(14, 2)	BALANCE	Average gross book balance for latest month.
AVG_NET_BOOK_BAL_C	Average Net Book Balance	NUMBER(14, 2)	BALANCE	Average book balance - net of participations - for latest month.
BACKUP_LIQUID_COST	Backup Liquidity Cost	NUMBER(8,4)	RATE	Fees/Costs associated with required backup liquidity.
BANK_CD	Bank Code	VARCHAR2(5)	CODE	The bank which owns the transaction.
BASIS_RISK_COST_AMT	Basis Risk Cost Amount	NUMBER(14, 2)	BALANCE	Basis Risk cost expressed as an amount generated by an FTP Adjustment Rule
BASIS_RISK_COST_RATE	Basis Risk Cost Rate	NUMBER(8,4)	RATE	Basis Risk cost expressed as a rate generated by an FTP Adjustment Rule
BEHAVIOUR_SUB_TYPE_CD	Behavior Sub Type	NUMBER(5)	CODE	Contains values like Core, Volatile, Substandard, Doubtful, Loss, Sight Devolvement, Sight Recovery, Usance Devolvement, Usance Recovery. MLS table is FSI_BEHAVIOUR_SUB_TYPE_MLS
BEHAVIOUR_TYPE_CD	Behavior Type	NUMBER(5)	CODE	Performing/Non-performing Type : Performing, Substandard, Doubtful, Loss

COLUMN_NAME	DISPLAY_NAME	DATA_TYPE	DOMAIN	DESCRIPTION
BRANCH_CODE	Branch Code	VARCHAR2(10)	CODE	The branch where the account currently resides.
BRANCH_PLATFORM_EXPENSE	Branch Platform Expense	NUMBER(14,2)	BALANCE	Fixed cost per product or number of transactions unit cost.
BRANCH_TELLER_EXPENSE	Branch Teller Expense	NUMBER(14,2)	BALANCE	Based on number of teller transactions unit cost.
CALL_CENTER_EXPENSE	Call Center Expense	NUMBER(14,2)	BALANCE	Based on number of calls unit cost
CALL_OPTION_DATE	Call Option Date	DATE	DATE	This stores the date when call option is exercised.
CALL_PRICE	Call Price	NUMBER(8,4)	RATE	Contractual price at which call will be exercised.
CHARGE_CREDIT_COST	Option Cost Charge Credit	NUMBER(22,3)	BALANCE	Charge or credit for funds based on float balance * transfer rate.
CHARGE_CREDIT_COST_REMAINING_TERM	Option Cost Charge Credit For Remaining Term	NUMBER(22,3)	BALANCE	Amount for Charge Credit Option Cost Remaining Term, calculated by TP engine
CHARGE_CREDIT_RATE	Option Cost Charge Credit Transfer Rate	NUMBER(22,3)	RATE	Output column to write account-level charge or credit computed using transfer rate, accrual factor and a balance, calculated by TP engine
CHARGE_CREDIT_RATE_REMAINING_TERM	Option Cost Charge Credit Transfer Rate Remaining Term	NUMBER(22,3)	RATE	Output column to write account-level charge or credit computed using remaining term transfer rate, accrual factor and a balance