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Fusion Trade Innovation 2.8

Static Data Maintenance User Guide

Version 2.1

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CONTENTS

Version History	iii
PREFACE	IX
Screen Examples	ix
Document Conventions	ix
Further Reading	x
About Static Data Maintenance	1
Sources of Static Data Information	1
Overview	2
Access Restrictions.....	2
Maker Checker Application	2
Branches and Entity Types	2
Customer Data	3
Accounts	4
Customer Accounts.....	4
Internal Accounts	4
Charge Income Accounts.....	4
Services.....	5
Financing and Foreign Exchange Deal Types	5
Nostros, Vostros, Clearing Systems and Correspondents	5
Nostros	5
Vostros	6
Clearing Systems.....	6
Correspondents	6
Instruction Groups.....	6
Transfer Methods	6
Currencies, Exchange rates, FX Rate Codes, Calendars, Base Rate Codes, Base Rates and Differential Rates	6
Trade-related Parameters	7
Static Data Downloads to Corporate Access System	7
Logging On to Fusion Trade Innovation.....	9
Logging On for the First Time	9
Logging On	9
Logging Off	14
Using the Static Data Application.....	15
Static Data Maintenance in Fusion Trade Innovation.....	15
Creating a New Entry.....	16
Amending an Entry	17
Deleting an Entry	17
Copying an Existing Entry	18
Viewing an Existing Entry.....	18

Branches and Entity Types	19
Branches.....	19
Maintaining a Business Branch.....	21
Maintaining a Branch	22
Inheriting Details from the Branch Hierarchy	25
Maintaining the Branch Hierarchy	25
Special Considerations when Deleting Branches	26
Entity Types	26
Customers.....	28
Customers in Fusion Trade Innovation	28
Customer Addresses and Address Types	28
Sundry Customers.....	30
Customers.....	30
Entering Details of a New Customer	31
Additional Customer Details.....	38
Local Customers.....	40
Customer Addresses	42
Address Types	45
Entering a New Address Type.....	45
Settlement Instructions	46
Supply Chain Finance Details.....	50
Creating a Programme Sub-type.....	52
Creating a Programme.....	53
Amending a Programme	56
Viewing a Programme's Exposure	56
Buyers	57
Sellers	60
Seller/Buyer Relationships and Limits	64
Viewing the Programme/buyer Exposure	66
Interfacing to a Corporate Access System	66
Account Officers.....	68
Customer Charge Groups.....	70
Customer Groups.....	70
Customer Types.....	71
Accounts.....	73
Accounts in Fusion Trade Innovation.....	73
Account Branch Change	73
Account Browser.....	74
Account Types	77
Transaction Codes.....	77
Charge Codes.....	78
System Parameters	79
Financing and Foreign Exchange Deal Types	82

Deal Types.....	82
Nostros, Vostros, Clearing Systems, and Correspondents	84
Nostros, Vostros, Clearing Systems and Correspondents in Fusion Trade Innovation.....	84
Nostros.....	85
Default Nostros	86
Vostros	87
Clearing Systems.....	87
Correspondents	89
Instruction Groups and Transfer Methods	91
Instruction Groups.....	91
Transfer Methods.....	91
Currencies, FX Rates, and Base/Diff Rates.....	92
Currencies.....	92
Updating Spot Rates.....	94
Foreign Exchange Rates	96
Setting Up Exchange Rate Types	97
Setting Up Exchange Rates	98
Base Rate Codes.....	100
Base Rate Groups	100
Adding Base Rates to the Group.....	101
Base Rates and Differential Rates.....	101
Base Rates	102
Differential Rates	104
Countries, Calendars, Languages, and the Dictionary	105
Countries.....	105
Calendars.....	106
Languages	107
The Trade Finance Dictionary.....	107
Creating a New Language Version of the Dictionary	108
Translating Static Data Item Descriptions	112
Trade-Related Parameters.....	114
Goods Codes	114
Document Types.....	114
Incoterms	115
Collateral Types	116
Documents of Title	116
Codes for Statutory Reporting.....	118
Statistics Codes.....	118
Codes for Categorising Accounts.....	119
Adding a New Code	119
Note Types.....	119
SWIFT Related Static Data	121
SWIFT BIC Addresses.....	121

TI SWIFT Details.....	122
SWIFT BIC Plus IBAN Addresses.....	124
IBAN Structure Codes.....	126
SWIFT Payment Rejection Codes	128
SWIFT Clearing Codes	129
Customised Static Data Tables.....	131
Overview.....	131
Entering Data into Customised Static Data Tables	132
Appendix Static Data Types.....	133

Preface

This Guide is intended to be read by bank staff responsible for setting up and maintaining the static data used by the system during day-to-day processing.

The User Guide contains the following chapters:

Chapter	Description
Chapter 1	provides an overview of the static data used by the system and how its maintenance is affected by the type of system you run.
Chapter 2	explains how to log on to the system and run the static data application.
Chapter 3	describes the standard method of navigating between windows used by the static data application and how to use it to enter, maintain and authorise data.
Chapter 4	covers branches and entity types.
Chapter 5	explains how to use the system to enter and maintain customer information and related parameters.
Chapter 6	explains how to set up accounts and the parameters that govern how they behave.
Chapter 7	covers deal types, a parameter used by the system to govern the characteristics of financing and foreign exchange deals.
Chapter 8	explains how to set up nostros, default nostros for branches, vostros clearing systems and correspondents.
Chapter 9	covers instruction groups and transfer methods.
Chapter 10	covers the currencies, foreign exchange rates, base rates and differential rates used by the system.
Chapter 11	covers countries, calendars, languages and the trade finance dictionary, which stores the text strings used when creating documents. It also explains how to translate descriptions of some of the static data items into languages other than the default language.
Chapter 12	covers trade-related static data, including goods, document types, documents of title, incoterms, and note types.
Chapter 13	covers SWIFT BICs and other SWIFT related data.
Chapter 14	explains how to enter data into customised static data tables.
Appendix	lists all the static data types that the system uses and indicates those for which a standard data set is provided with the system.

Screen Examples

This guide includes examples of screens. The screens shown in your system may not look the same as the examples in this guide. However the actual content and user operation are identical.

Document Conventions

The convention used in the Guide for identifying links accessed via drop-down lists from other links is to cite the name of the first link, followed by name of the second link separated from it by a '|' character - for example, 'Other|FX Calculator'.

Note: This format is used for notes that contain information of more than usual significance, such as warnings or hints on using the software.

- ✓ In the tables listing fields in windows, a tick next to a field indicates that the field is mandatory.

Further Reading

Fusion Trade Innovation is supported by a comprehensive documentation set, which includes user guides for each product:

- *Documentation Overview – Fusion Trade Innovation* lists each of the documents in the set and explains what it covers.
- *Common Facilities User Guide – Fusion Trade Innovation* explains common screen elements shared by products and is referred to where required in this guide.
- *System Tailoring User Guide – Fusion Trade Innovation* contains additional information on setting up customer documents.

About Static Data Maintenance

This chapter describes the static data used by the system and explains how the type of system you run affects what data is provided, how it is provided, and how it is maintained.

Note: Your system's security settings may restrict you to working with a sub-set of the static data your bank stores.

Sources of Static Data Information

The system operates in one or more of the following ways:

- As a standalone system, in which case the system uses static data that is maintained using the facilities described in this guide
- As a system integrated with one or more back office systems where some static data is replicated from the external system. Static data is passed to Fusion Trade Innovation where it is held in the database.
- As a system integrated with one or more back office systems using 'services' to retrieve some of the static data, such as customers, accounts and settlement instructions, from the back office database. A copy is used by the system and is then updated throughout business hours to keep it in line with the back office database

If 'services' become unavailable, the system allows transactions to be continued by allowing you to set the UseLocalData service system option for the following services:

- Customer
- Account
- Standing Settlement

In which case the system's local copy of the data values are used.

Some other types of static data are specific to trade finance, and so are stored on the database and maintained using Fusion Trade Innovation facilities, regardless of whether your system is integrated or standalone.

For some types of data, standard data sets are provided as part of the system release. They can be augmented and maintained using the static data application. These standard data sets provide a consistent set of static data that you can use while familiarising with the system. These can be deleted before your system goes live, but you may want to retain those standard data sets that conform to external standards for live operations.

When you use the static data application to make any changes to the system, before and after images of the affected data are journalled. You can display this information using the Full Journal Report.

A table in the Appendix lists all the static data types that the system uses.

The following sections in this chapter provide a brief description of the static data used by the system explaining what each is used for and how they interrelate, and providing some guidelines on the order in which static data should be set up.

Overview

Fusion Trade Innovation uses static data that is maintained using the facilities described in this guide.

The system allows your bank to define one or more separate banking businesses within a zone so the static data functions are separated into two areas:

- Overall zone level data – relates to common static data that applies to any banking business defined in the zone covering such items as currency, transaction codes and account types
- Branch level data – relates to data that is applicable to a specific part of the bank's business such as branch definition, base rates, exchange rates, customers, account, nostros and settlement instructions

Access Restrictions

The security officer or user administrator can restrict users' abilities to access the static data functions by not assigning security capabilities. If your bank runs Fusion Trade Innovation integrated with a back office system, you may be prevented by security capabilities from adding, amending or deleting those types of static data provided from the back office.

Additionally, data replicated from a back office system can be flagged as 'maintained in back office'. This means that data from an external system cannot be changed in the system, however, additional items can be added and maintained in the system.

You will be restricted to working with data for only those customers and branches to which your team assignments allow you access. For more on how teams can be used to limit user access to static data see the *Security Guide – Fusion Trade Innovation*.

Maker Checker Application

The system can be configured to use the Maker Checker application. This application is used for certain types of zone, customer and branch related static data and means the input or maintenance of an item is only applied to a production system once it has been authorised by one or more people.

The types of data covered includes customer related data such as accounts, addresses and settlement instructions, zone level data such as calendars and internal branch data such as internal accounts or nostro accounts which need to be maintained on a regular basis within a live system.

When Maker Checker is set on, these items in the static data application become view only and can only be maintained in the Maker Checker application.

Branches and Entity Types

The branch function in the system allows your bank to define the branches that make up your bank's business hierarchy. These branches are then in turn used to associate system tailoring data and services to control the processing required for different parts of the banking business and to define the teams and users that can enter transactions for those branches:

- **Branches.** Within the system, branches are defined as either 'business branches' or as individual 'branches'. Each discrete legal and/or organisational component of a bank is considered a business branch, and these branches are expected to be arranged into a hierarchy that reflects your bank's structure.

If your bank has several discrete operations, each is handled separately. You can designate certain branches within your hierarchy as banking groups, encompassing other banking businesses; which in turn may cover main banking entities (corresponding to a Back office general ledger) and the associated branches they include. Each main banking entity can have a separate base currency defined against them to reflect the base currency of the associated general ledger.

- **Entity types** (see page 26). Your bank optionally sets up values for these static data types to identify all the different types of banking businesses in your organisations, for example agencies, regional offices, head offices and so on. Entity types can then be selected in the branch browser and your bank can create reports using this value (for example, to report by type of branch).
- **Teams.** Teams are an important element of the system's security system. Teams provide the mechanism in Fusion Trade Innovation's global processing functionality by which your bank staffs are given roles to determine what transactions they can enter and are linked to the branches on whose transactions they will work. Teams are also a key in the control of workflow.

Team structures may be flat or hierarchical, or a combination of both. Each team is linked to one or more branches in the branch hierarchy. Your bank needs to take into account the inter-relationships. Further details can be found in the *Security Guide – Fusion Trade Innovation*.

Customer Data

The static data used to define customers consists of the following:

- Basic customer details, including the customer's name, a unique customer number, and a unique customer identifier
- Various customer addresses - a prime postal address; a SWIFT BIC address; a SWIFT-compatible postal address, if necessary; and associated addresses to allow copies of relevant correspondence to be sent to additional addresses. The prime address indicates the transfer method to be used for communications sent to the customer
- The branch to which mail is to be directed
- Their country of residence, their risk country and the language in which documents are to be sent to the customer, if in a language other than English
- Codes indicating the exchange rates to be used when taking charges or paying principal amounts
- A customer type parameter, which categorises the customer as a bank, a correspondent bank or customer (e.g. individual customer or corporation)
- Settlement instructions. These define standing instructions (different for each currency) that are to be used when settling with a customer. These can be defined for each branch dealing with that customer or for the bank as a whole
- Source banking business – the banking business with which the customer is associated

Customer details may also include:

- A customer group - Customer groups allow you to group together customers for reporting purposes
- A customer charge group parameter, which allows you to group together customers for whom you will use the same charge schedules
- An account officer code. This enables you to identify an individual member of staff or department as responsible for a customer and their accounts
- An analysis code, which can be used to group customers for reporting purposes
- Information used only by the system, including, for example, which corporate access system (if any) is used by the customer

If your bank uses the supply chain finance application you can:

- Assign a customer to one or more buyer centric or seller centric financing programmes (Buyer centric finance, Seller centric finance, and Pool based factoring)
- Enter details of the buyers with whom a seller has a trading relationship
- Enter details of the sellers with whom a buyer has a trading relationship

- Set up limits for each buyer in order to monitor and control your bank's exposure to a particular buyer across one or more sellers
- Set up buyer/seller relationships

The following data can be sent and received following creation, update and deletion via a corporate access system, to synchronise data across both of the systems:

- Programmes
- Programme sub-types
- Buyers
- Sellers
- Buyer/Seller relationship

Accounts

Customer Accounts

Customer accounts are defined using the following information:

- The branch to which the account belongs
- The customer's mnemonic, which provides the customer basic number
- The account type
- The currency of the account

Note: Multiple accounts can be opened for a customer of the same account type and currency.

Internal Accounts

Internal accounts are identified using the following information:

- The branch to which the account belongs
- The System parameter - which determines the category code (used for Back office G/L purposes), the account type to be assigned to the account and the transaction codes to be used for postings to the account
- The currency of the account

Note: Where exchange position accounts are maintained by currency pair using system parameter SP101), then the 'other' currency can also be specified.

Charge Income Accounts

Charge income accounts are identified using the following information:

- The branch to which the account belongs
- The charge code parameter or system parameter held against the charge type, - which determines the category code (used for Back office G/L purposes), the account type to be assigned to the account and the transaction codes to be used for postings to the account
- The currency of the account

Services

If an external Account service is mapped to a branch, the following interface services are used:

- The AccountSearch service is used to retrieve a list of accounts from the back office. The account browser allows you to search on Customer, Charge (SK), or Internal (SP) accounts
- The AccountDetails service is used to retrieve the account details for a specific account from the back office.
- The AccountOpen service is used to send an open account request to the back office to open a new account.

The account service can only be defined at the main banking entity level. All accounts for that particular banking entity are associated with a single General Ledger.

Financing and Foreign Exchange Deal Types

The deal types parameter enables you to define how different types of deal are to be processed. Each deal type (see page 82) specifies:

- Whether the deal type applies to foreign exchange deals or to financing deals
- For financing deals, the interest characteristics of the deal, for example whether the deal is discounted or has interest payable at maturity

When setting product options using the system tailoring application a deal type parameter is assigned to each possible deal type that can be generated for each product.

For more information on setting product options see the *System Tailoring User Guide – Fusion Trade Innovation*.

Nostros, Vostros, Clearing Systems and Correspondents

You can enter details of relationships with other banks by defining:

- Nostros, which are our accounts held at another bank
- Vostros, which are other banks' accounts held in our books
- Clearing systems, which reference accounts to control settlements through clearing system
- Correspondents, which are banks that you will use to advise letters of credits

Nostros

The accounts used to record nostro postings are set up first as normal customer accounts. The account is then assigned:

- A main banking entity
- A unique nostro mnemonic
- The currency that is settled via the nostro
- Transfer methods to be used to advise the nostro of payment or receipt of funds

Default nostros can be set up for individual branches. These are then used for the settlement of transactions belonging to those branches, in conjunction with any standing settlement instructions held. A default nostro is created by specifying:

- A main banking entity
- A branch code, to indicate the branch for which it will be the default
- The currency that is to be settled via the nostro for that branch
- An instruction group code indicating which types of product are to be settled through the nostro

- The nostro to be used for that branch, currency and instruction group

You can set up a single default nostro for each currency for each branch; or you can set up separate nastros for individual instruction groups.

Vostros

When instructing another bank to pay funds to a beneficiary, you may credit their account in your books rather than instructing one of your nastros to settle the funds. A vostro account is simply an account in your books that is identified as a vostro account by specifying its account type against the system option *VstroAccTyp*. When you settle via a vostro, the system allows details of the account to be credited in our books to be entered together with instructions for the receiving bank on how to transfer funds to the beneficiary.

Clearing Systems

The system allows you to define the Clearing systems that are to be used as part of settlement processing. This allows payment instructions to be sent to the paying bank with funds being transferred through a clearing system. The account associated with the clearing system is used to record settlements made through that system.

Correspondents

The system allows you to set up correspondent banks and to define whether for each country:

- You will always use the same bank
- You will distribute business between a number of banks on a 'round robin' basis. If you select this option, then during processing the system will select the next bank to be used, but the input clerk will be able to override this to select another bank

Instruction Groups

Instruction groups are used to group together products that share the same settlement accounts. When setting product options using the system tailoring application, an instruction group is assigned to each product type. During transaction processing, the instruction group for the product indicates which customer settlement instructions and/or default nastros for branches are to be used when settling a transaction.

For more information on setting product options see the *System Tailoring User Guide – Fusion Trade Innovation*.

Transfer Methods

Transfer methods are used throughout the system to determine how correspondence should be sent to parties. Each transfer method has an associated transmission method that determines the physical means by which correspondence is to be sent.

Currencies, Exchange rates, FX Rate Codes, Calendars, Base Rate Codes, Base Rates and Differential Rates

The basic details of each currency are defined at the overall zone level, allowing your bank to define details such as name and major and minor currency units.

A separate base currency can be specified for each main banking entity defined for your bank, this allows exchange rates to be held and maintained separately for the different parts of the bank's business.

FX rate codes allow you to set up a number of different exchange rates (see page 98) for each currency to allow you to apply different exchange rates in different situations, depending on, for example, the customer, product, type of charge or foreign exchange deal. Foreign exchange rates codes are defined first as generic types, for example 'CORP - Corporate Rate', using a code and a description. Exchange rates can then be set up for each generic type for each currency for buying and selling in that currency within each main banking entity.

For each currency on your system you can create a calendar defining which days are business days, and which non-working days, in the country of that currency in any given year. When processing euro settlements, you can also set up calendars for each euro-participating country, in order to define which are valid business days for settlement in that country.

The base rate codes used by your bank are defined at zone level, with the actual underlying base interest rates definable at main banking entity level or above, allowing separate rates to be maintained for different parts of your bank's business.

Differential rate codes and their associated rates are defined at zone level. Differential rate parameters are used in conjunction with base rate parameters to allow the required interest rate to be obtained. The system maintains a record of historical rates, recording against each rate the date at which it ceased to be used.

For financing transactions base rates can be retrieved during transaction processing from the back office, rather than from the database. (This is controlled by the system option InterestBaseRatesRetrievalViaAPI.)

Base rate groups (see page 100) are used to group base rates together. During transaction processing the user can enter a rate group identifier rather than an individual base rate, in which case the system will retrieve the highest rate within that group and apply it to the transaction.

For more information on setting up charges and interest schedules see the *System Tailoring User Guide – Fusion Trade Innovation*.

Trade-related Parameters

The system supports the use of parameters for:

- Goods (see page 114)
- Incoterms (see page 115)
- Types of documents (see page 114)
- Types of collateral (see page 116)
- Documents of title (see page 116)
- Codes for use in statutory reporting (see page 118)
- Note types (see page 119)

Each of these parameters is set up as a code and a description. During transaction processing, the input clerk can use a browser to select from a list of valid values.

Static Data Downloads to Corporate Access System

If you use corporate access system facilities, the system is delivered with a standard set of static data messages to permit you to download the following types of data to the relevant server for use by the corporate access system:

- Account officer
- Account type
- Reference block
- Account
- Country

- Currency
- Rate definition
- Customer
- Customer address
- Customer type
- Code description
- Supply chain finance programme sub-type
- Supply chain finance programme
- Supply chain finance buyer or seller
- Supply chain finance buyer / seller relationship

You can use the static data application to tailor the mappings of these messages.

Logging On to Fusion Trade Innovation

This chapter explains how to log on to the system and lists the static data application's menu options.

Logging On for the First Time

Access to the system is controlled by user ID and password. Each user is provided with one or more unique user IDs that control what applications they can access and what functionality they can use within those applications.

Before you can access the system your security officer or user administrator must have set up at least one user profile for you to use, consisting of (among other things) a unique user ID and a password. Your security officer will tell you your user ID and password the first time you log on.

Logging On

Your bank can define whether you are allowed to have more than one concurrent session open and, if so, how many.

If your bank does not allow users to have more than one session open at a time, then, if you attempt to open a second session, you will be given the choice of logging off from the session you currently have open.

If your bank does allow users to have more than one concurrent session open, a message will be displayed if you attempt to open more sessions than are allowed.

When you start the system a log-in window is displayed.



Enter your user ID and password and click **Sign in**.

Provided you have entered these values correctly, the system displays a window that lists all the zones available to you.

FUSION TRADE INNOVATION

User administration	Fusion Trade Innovation Global Application		
Deployment administration	▼ Login information		
Zone administration	Last login	27/06/18 16:01:54 (Europe/London)	
Application monitor	Last unsuccessful login	27/06/18 08:47:53 - 0 attempt(s)	
Restricted passwords			
Change password			
Who am I ?			
Global application parameters			
Logout			
Login information			
Zone list			
	Zone ID	Description	Zone status
	ZONE1	TIZONE 1	RELEASED 10/11/

Select the zone in which you wish to work and click **Start**. The system displays a list of all the applications available in that zone to which you have access.

FUSION TRADE INNOVATION

Exit	Fusion Trade Innovation Application		
Trade Innovation Applications List	▼ Trade Innovation Applications List		
	Application		
	Trade Finance Processing		
	Clean Payments Processing		
	Supply Chain Finance		
	Rate Fix Processing		
	System Tailoring		
	Static Data Maintenance		
	Batch Jobs		
	Batch Setup		
	Configuration		
	Security		
	Message Manager		
		Start...	

The application names displayed in this window may be modified by your bank, and thus may differ from the ones delivered.

▼ Overall Zone level data			
General	Customer types Analysis codes Instruction group BPO codes	Transfer methods Note types Address types	Account officers Charge groups Branch entity types
Country	Countries Languages	Currencies Trade Finance dictionary	Calendars Static data language description
Accounting	Account types Charge codes	Transaction codes System parameters	Deal types
FX/Base rate codes	FX rate codes Base rate codes	Group base rate codes	Differential rates
Trade	Goods codes Collateral types Documents of title	Incoterms Statistics	Document types COE account types
SWIFT	SWIFT BIC SWIFT reject codes	SWIFT BIC Plus IBAN SWIFT clearing codes	SWIFT IBAN Structure
▼ Branch level data			
Branches	Branches		
Customer maintenance	Customer details Addresses Correspondents	TI customer details Groups	TI SWIFT details Settlement instructions
Supply chain finance	Programme sub-types		Programmes
Accounts	Accounts Clearing System IDs	Nostros	Default nostros
Rates	FX rates	Spot rates	Base rates
Download	Define static data messages		Download static data
▼ General			
Report	Run		

The following table lists the menu options in the static data application and indicates where they are documented in this Guide:

Option	Sub-option	What it Does
Zone level data		
General	Customer Types	Accesses customer types (see page 71).
	Transfer Methods	Accesses the methods used to communicate with customers and other banks.
	Account Officers	Accesses account officers (see page 66).
	Analysis Codes	Accesses analysis codes used for categorising customers for reporting (see page 66).

Option	Sub-option	What it Does
	Note Types	Accesses note types used to categorise narrative text entered by the input clerk (see page 119).
	Charge Groups	Accesses customer charge groups (see page 70).
	Instruction Group	Accesses information on the instruction groups used to determine which accounts are to be used for settlement of transactions for individual product types.
	Address Types	Accesses the customer address types hierarchy (see page 45).
	Branch entity Types	Accesses entity types used to categorise branches according to the type of banking entity (see page 2).
Country	Countries	Accesses details of countries (see page 105).
	Currencies	Accesses the currencies set up on your system.
	Calendars	Accesses the calendars used to define working and non-working days for the currencies on your system.
	Languages	Accesses details of languages (see page 107).
	Trade Finance Dictionary	Accesses the trade finance dictionary delivered with the system.
	Static Data Language Description	Allows you to translate descriptions of some of the static data items into languages other than the default language.
Accounting	Account Types	Accesses account types.
	Transaction Codes	Accesses the transaction codes used with postings (see page 77).
	Deal Types	Accesses deal types, used to govern the characteristics of financing and foreign exchange deals (see page 82).
	Charge Codes	Accesses the charge code parameters used with charge accounts (see page 78).
	System Parameters	Accesses the system parameters used with internal accounts.
FX/Base rate codes	FX Rate Codes	Accesses foreign exchange rate codes (see page 97).
	Base Rate codes	Accesses the base rate codes set up on your system.
	Group Base Rates	Accesses the base rate groups set up on your system (see page 100).
	Differential Rates	Accesses the differential rates set up on your system.
Trade	Goods Codes	Accesses goods codes (see page 114).
	Incoterms	Accesses details of incoterms (see page 115).
	Document Types	Accesses details of the document types used when processing transactions (see page 114).
	Collateral Types	Accesses details of the collateral types used when processing transactions (see page 116).
	Statistics	Accesses details of the codes used to categorise payments for statutory reporting (see page 118).
	COE Account Types	Accesses the codes used for statutory reporting (see page 119).

Option	Sub-option	What it Does
	Documents of Title	Permits you to define documents of title for use with shipping guarantees (see page 116).
SWIFT	SWIFT BIC	Accesses addresses in SWIFT BIC format (see page 121).
	SWIFT IBAN Structures	(reserved for future use)
	SWIFT BICPlusIBAN	(reserved for future use)
	SWIFT reject codes	Allows you to set up reject codes used on SWIFT messages relating to rejected payments.
	SWIFT clearing codes	Allows you to maintain a list of valid national clearing system codes for use on SWIFT messages.
Branch level data		
Branches	Branches	Accesses branch information.
Customer Maintenance	Customer Details	Accesses customer details.
	TI Customer Details	Allows you to enter additional customer information required by the system (see page 31).
	TI SWIFT Details	Accesses additional information entered by your bank against SWIFT BIC addresses (see page 122).
	Addresses	Accesses customer prime and SWIFT-compatible addresses (see page 42).
	Groups	Accesses customer groups (see page 70).
	Settlement Instructions	Accesses customer settlement instructions (see page 46).
	Correspondents	Accesses details of the correspondent banks your bank uses.
Supply chain finance	Programme sub-types	Accesses details of programme sub-types that categorizes a programmes on a more specific level (i.e. dealer financing, multiple financing, pool-based factoring)
	Programmes	Accesses details of customers set up for financing under buyer centric or seller centric programmes (see page 50).
Accounts	Accounts	Accesses details of customer, internal and charge account.
	Nostros	Accesses details of nostros.
	Default Nostros	Accesses details of default nostros for individual branches (see page 86).
	Clearing System IDs	Accesses details of the clearing systems your bank uses (see page 87).
Rates	FX Rates	Accesses foreign exchange rates.
	Spot Rates	Accesses spot rates (see page 94).
	Base Rates	Accesses the base rates set up on your system.
Download	Define Static Data Messages	For systems that use corporate access system functionality, allows you to amend the mappings of the messages used to download data from the database to the relevant server.

Option	Sub-option	What it Does
	Download Static Data	For systems that use corporate access system functionality, allows you to download data from the database to the relevant server manually. See the <i>Business Operations Guide – Fusion Trade Innovation</i> .
Report	Run	Allows you to run reports. See <i>Reports Guide – Fusion Trade Innovation</i> .

Logging Off

To log off from the system, close any applications using the Exit link. Then click on the Logout link in the Zones List window to close the system.

The system prompts you to confirm log-off.

Logging off closes all your sessions in all zones.

Using the Static Data Application

This chapter describes the standard functionality used to enter and maintain static data, and explains how to authorise changes made to the data.

Static Data Maintenance in Fusion Trade Innovation

The system uses standard functionality for most static data types. This standard functionality is described in this and the following sections of this Guide. Some types of data use non-standard functionality, and this is described in the relevant sections elsewhere this Guide.

When you select a menu option to begin work with static data of a particular type, the system displays the browser window for that data type.

The illustration below shows the window displayed for incoterms.

Code	Incoterm
CFR	Cost and Freight...
CIF	Cost Insurance Freight...
CIP	Carriage and Ins Paid To...
CPT	Carriage Paid To...
DAF	Delivered at Frontier...
DDP	Delivered Duty Paid...
DDU	Delivered Duty Unpaid...
DEQ	Delivered Ex Quay...
DES	Delivered Ex Ship...

New... Update... Delete... View... Copy...

For data types such as incoterms, where it is expected that the system will be able to retrieve all entries without significant delay, the system lists all entries as the window opens. For data types such as customer addresses where there may be a large number of entries on your system, the browser window will be empty when you open it.

The fields above the listed data allow you to set criteria to define which entries are displayed using wildcard characters. Browsers use two wildcard characters:

- One to match any sequence of characters (in the illustration above, the percentage sign '%' is used in this way). This character will always be added at the end of whatever you type into the selection field. For instance, enter 'A%' and click **Refresh** to list all entries beginning with A; enter 'A%S' for all beginning with A, and with S elsewhere in their name (the system converts 'A%S' to 'A%S%')
- Another to match any single character. A question mark is typically used for this purpose. So by typing 'A?S' you can locate all entries beginning with A and having as their third letter S

Note: Wildcard characters are used differently in some of the fields on the Master browser used during actual transaction processing.

When you enter any criteria required into the filter fields and then click **Refresh**, the system lists entries that fit your criteria. Note that search criteria are not case-sensitive.

The following buttons at the bottom of the browser window allow you to process static data items:

Button	Action
New	allows you to create a new entry (see page 16).
Update	allows you to make changes to an existing entry (see page 17).
Delete	allows you to delete an entry (see page 17).
Copy	allows you to copy an existing entry (see page 18).
View	allows you to view an existing entry (see page 18).

Note: If you use any of the buttons listed above to create a new entry or to amend an existing one, when you return to the browser window click **Refresh**. In most cases the system will auto-refresh the display; but for some types of data (where the database table is expected to grow to be large) it does not. So clicking **Refresh** ensures that the information you see is up to date.

The Close link on the left-hand side of the screen closes the browser window and takes you back to the main static data menu.

Creating a New Entry

To create a new entry, in the browser window click **New**. The system displays the window used to enter the required information.

The screenshot shows a dialog box titled "Incoterms details". It contains four input fields: "Code" (empty), "Incoterm" (empty), "Insurance cover" (dropdown menu showing "Applicant"), and "Freight" (dropdown menu showing "Collect"). Below the fields are four buttons: "Add" (blue), "OK" (blue), "Cancel" (blue), and "Clear" (blue).

The fields will be blank, ready for you to enter the information to define the new entry. One of the fields will be a key field for the entry - in the illustration above it is the **Code** field - and the value entered into it must be unique.

When you have finished entering data you can click one of two buttons to save it:

- The **OK** button, which saves the data and closes the window, returning you to the browser window
- The **Add** button, which saves the data but keeps the window open for you to enter another entry. If you use this option, you can then use **Clear** to clear all the fields in the window

Once you close the window, the new entry is included in the list in the browser window.

If your bank is using Fusion Trade Innovation integrated with a back office system, a **New Local** button will be present that allows you to enter data on to the local database.

Amending an Entry

To amend an entry, select it in the browser window, then click **Update**. The system displays existing information for the entry using a window like the one illustrated below.

Incoterms details	
Code	DDU
Incoterm	Delivered Duty Unpaid...
Insurance cover	Beneficiary
Freight	Pre-paid

OK **Cancel**

You can overtype any of the values in the window, with the exception of the key field. Click **OK** to save any changes you make and return to the browser window.

For some static data items a **View changes** button appears at the top of the screen

Maintenance details

View changes...

This allows you to see changes that have been applied to a particular item.

Deleting an Entry

To delete an entry, select it in the browser window, then click **Delete**. The system displays existing information for the entry.

Incoterms details	
Code	DDP
Incoterm	Delivered Duty Paid...
Insurance cover	Beneficiary
Freight	Pre-paid

Delete **Cancel**

You can then click **Delete** to proceed with the deletion, or the Cancel button to abandon it. If you click **Delete**, the system issues a message requesting confirmation that you wish to proceed with the deletion.

Question

Confirm DELETE item DDP: Delivered Duty Paid...

Yes

No

Copying an Existing Entry

You can use the **Copy** button in the browser window to create a new entry, basing it on an existing one. To do this, in the browser window, select the entry you want to copy, then click **Copy**. The system opens a window like the one illustrated below.

Incoterms details	
Code	<input type="text"/>
Incoterm	Delivered Duty Paid...
Insurance cover	Beneficiary <input checked="" type="checkbox"/>
Freight	Pre-paid <input checked="" type="checkbox"/>

Add **OK** **Cancel** **Clear**

With the exception of the key field, which is blank, the fields contain the same values as for the existing entry, which you can overtype.

Once you have entered a value into the key field, click either **OK** or **Add** to save the new entry. These buttons work in the same way as when creating a new entry, as described in the earlier section (see page 16).

Viewing an Existing Entry

To view an existing entry, select the entry in the browser window, and click **View**. The system displays existing information for the entry using a window like the one illustrated below.

Incoterms details	
Code	DDP
Incoterm	Delivered Duty Paid...
Insurance cover	Beneficiary <input checked="" type="checkbox"/>
Freight	Pre-paid <input checked="" type="checkbox"/>

Close

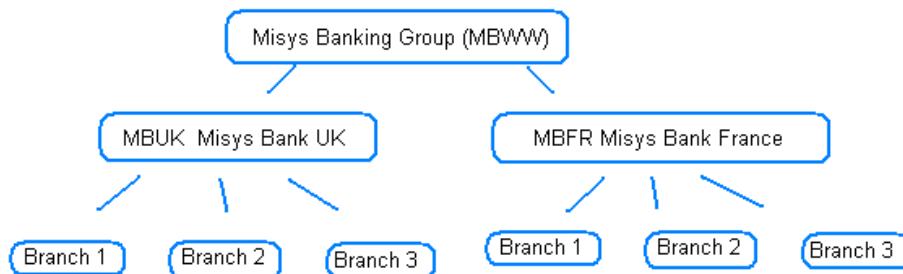
You cannot change anything in this window. Click **Close** to exit it and return to the browser window.

Branches and Entity Types

This chapter covers business branches, branches and entity types.

Branches

Within the system, each discrete legal and/or organisational component of a bank is considered a 'business branch', and those branches are expected to be arranged into a hierarchy that reflects the bank's structure, encompassing all lower business branches to the lowest 'branches' in which transactions are recorded.



In the above example,

- MBWW – Misys Banking Group is a ‘banking group’, encompassing
- Two further ‘Banking businesses’ –each representing a ‘main banking entity’ (corresponding to a Back office general ledger):
 - MBUK – Misys Bank UK
 - MBFR – Misys Bank France
- Branches 1- 3 – are the individual transaction ‘branches’ in each main banking entity

Branches can be assigned to parent branches as they are defined or amended at a later date.

Branches can be assigned a time zone and a branch entity type. The time zone allows any one working with a transaction e.g. in a hub team to see transaction times in their own time as well as the branch's time. The branch opening and closing times are mandatory, either defined for a branch or inherited from the branch hierarchy.

Once set up, branches are assigned parameter sets that allow sets of tailoring data covering items such as charges, postings, documents, interest types, product types, tracers, user defined messages and system option settings to be associated with a particular branch within the bank’s organisation. The relevant set is then used during transaction input according to the behalf of branch being used.

Branches are also assigned to teams. This determines who can enter transactions for the branches through the roles that have been associated with the team and its individual users.

When you select the Branches|Branches menu option the system opens a browser window that allows you to view the branches already set up. If the View by Hierarchy flag is checked the system shows the branches within their hierarchy; otherwise they are shown in alphanumerical order.

Branch selection

Branch - filters

Code	%	Number	%
Name	%	Country ?	
City	%	Entity type ?	

View by hierarchy

Branch	City	Country	Branch number	Entity type
MBWW Misys Bank WW		GB		
ACC1 Accs Input Branch			9132	
ACC2 Accs Input Branch2			9543	
CITY Misys City Branch			0132	
KBAS Misys Ascot			7778	
KBSL Misys Slough			9998	
KBWD Misys Windsor			0000	
LOND Misys London			0543	
NYNY Misys New York			0892	

You are able to Add either a:

- New Business branch – this represents a banking business branch within the bank's business hierarchy and can be defined as a main banking entity or banking group. No transactions can be booked against such a branch
- New branch – this is a transactional branch or non-transactional branch below a main banking entity

Maintaining a Business Branch

To update/add a new business branch click **Update/New business branch....**

Branch - Update

▼ Branch details

Code	ALPHA	<input checked="" type="checkbox"/> Banking group	<input checked="" type="checkbox"/> Main banking entity
		<input type="checkbox"/> Banking business	<input type="checkbox"/> Autonomous banking entity
Name	ALPHA BANK	Entity further ID	
Entity type			
SWIFT sender branch	Behalf Of Branch		
SWIFT gpi member	Yes		
Country	GB	Time zone	Europe/London
Local currency	GBP	Base currency	GBP
Exchange rate format	6.7	Exchange rate tolerance	

▼ Branch address

Branch address	ALPHA BANK 2 LONDON WALL LONDON		
City	LONDON	SWIFT address	ALPH GB 2L XXX
Zip	EC1	<input type="checkbox"/> Use contact details from parent	
E-mail address	customerservices@alphabank.com		
Phone	020 3320 5641	Telex	
Fax	020 3320 5642	Telex answer back	

▼ Business hours

Opening time	09:00	Closing time	17:00
--------------	-------	--------------	-------

OK

Cancel

The following table explains what to enter into the fields displayed:

Field	What to Enter
Code	The unique alphanumeric code for the branch.
Name	The branch name.
Banking Group	Check this option if the branch you are setting up is a head office, i.e. a banking group covering one or more discrete banking businesses.
Banking Business	This option is always set for a banking business branch.
Main Banking Entity	Check this option if the branch you are setting up is a branch that represents a set of transaction branches associated with a single general ledger. Where the branch is a main banking entity the following details are also required: <ul style="list-style-type: none"> • Base currency • Exchange rate format • Exchange rate tolerance
Autonomous Banking Entity	Check this option if the branch you are setting up is an in-sourced banking unit – a separate autonomous banking business.

Field	What to Enter
Entity Type	Bank defined banking entity type
Entity Further ID	Additional details about the branch entity.
SWIFT Sender Branch	The branch to be used when sending SWIFT messages for this branch. Either Input branch or Behalf of branch.
SWIFT gpi member	Bank branch is a member of the SWIFT gpi closed user group. Members include SWIFT gpi service type identifier (field 111) in MT 103*, MT 202* and MT 205* payment message headers.
Country	The branch country.
Time Zone	The branch time zone.
Local Currency	The branch local currency.
Base Currency	The base currency of the main banking entity branch.
Exchange Rate Format	The exchange rate format of the main banking entity branch, options presented as x.y - where x is the number of digits before the decimal point and y the number of digits after. Formats between 4.9 and 8.5 are available.
Exchange Rate Tolerance	The exchange rate tolerance of the main banking entity branch, as a percentage of the exchange rate. This is used to check that exchange rates entered are within sensible limits relative to the currency spot rate.
Branch Address	The branch address.
City	The branch city.
SWIFT Address	The branch SWIFT BIC address.
Zip	The branch zip code.
Use Contact Details from parent	If checked, the branch inherits its contact details from its immediate parent or higher levels.
E-mail Address	The branch e-mail address.
Phone	The branch telephone number.
Telex	The branch telex number.
Fax	The branch fax number.
Telex Answer Back	The branch telex answerback number at this address. This is a free format field.
Opening time	The time in 24 hour HH:MM format when the branch opens for business in local time. Field is mandatory in business branch entity at top of branch hierarchy. Lower branches can optionally inherit times from above in the hierarchy. Details shown in branch hierarchy defaults.
Closing time	The time in 24 hour HH:MM format when the branch closes in local time. Field is mandatory in business branch entity at top of branch hierarchy. Lower branches can optionally inherit times from above in the hierarchy. Details shown in branch hierarchy defaults.

Maintaining a Branch

To update/add a new branch, click **Update/New branch....**

Branch - New

▼ Branch details

Code	ALPH-LON	<input type="checkbox"/> Non-transaction branch
Accounting number	1501	
Name	Alpha Bank London Offices	
Main banking entity	ALPHA	
Entity type		Entity further ID
SWIFT sender branch	Behalf Of Branch	Branch internal customer
SWIFT gpi member	<-->	
Country	GB	Time zone
Local currency	GBP	

▼ Branch address

Branch address	Alpha Bank - LONDON Moorgate LONDON		
City	LONDON	SWIFT address	ALPH GB LO XXX
Zip	EC1		
E-mail address	<input checked="" type="checkbox"/> Use contact details from parent customerservices@alphabank.com		
Phone	020 3320 5641	Telex	
Fax	020 3320 5642	Telex answer back	

▼ Branch hierarchy defaults

Defaulted data	Branch	Value
Time zone	ALPHA	Europe/London
Business hours opening time	ALPHA	09:00
Business hours closing time	ALPHA	17:00
SWIFT gpi member	ALPHA	Y

Add**OK****Cancel****Clear**

The following table explains what to enter into the fields displayed:

Field	What to Enter
Code	The unique alphanumeric code for the branch.
Accounting Number	The branch number, up to four digits. This number is used as the first field in account numbers for accounts belonging to this branch.
Name	The branch name.
Non-transaction Branch	Check this option if the branch you are setting up is not to permit transactions or accounts to be entered. It acts as a container for other branches, representing a group of branches defined below it in the hierarchy.
Main banking entity	The Main banking entity to which this branch belongs.
Entity Type	Bank defined banking entity type.
Entity Further ID	Additional details about the branch entity.
SWIFT Sender Branch	The branch to be used when sending SWIFT messages for this branch. Either Input branch or Behalf of branch.
Branch internal customer	Branch internal customer where contra accounts in this branch are held by internal customer.

Field	What to Enter
SWIFT gpi member	Bank branch is a member of the SWIFT gpi closed user group. Members include SWIFT gpi service type identifier (field 111) in MT 103*, MT 202* and MT 205* payment message headers.
Country	The branch country.
Time Zone	The branch time zone.
Local Currency	The branch local currency.
Branch Address	The branch address.
City	The branch city.
SWIFT Address	The branch SWIFT BIC address.
Zip	The branch zip code.
Use Contact Details from parent	This field is displayed when you enter the parent branch. Enter the nominated branch to populate its contact details.
E-mail Address	The branch e-mail address.
Phone	The branch telephone number.
Telex	The branch telex number.
Fax	The branch fax number.
Telex Answer Back	The branch telex answerback number at this address. This is a free format field.
Opening time	The time in 24 hour HH:MM format when the branch opens for business in local time. Time can optionally inherit from above in the hierarchy. Details shown in branch hierarchy defaults.
Closing time	The time in 24 hour HH:MM format when the branch closes in local time. Time can optionally inherit from above in the hierarchy. Details shown in branch hierarchy defaults.

Inheriting Details from the Branch Hierarchy

The following details may be inherited from either the immediate parent or higher levels within the branch hierarchy to save in duplicate set up. This applies to:

- Accounting number
- SWIFT BIC
- Country
- Time zone
- Business hours opening time
- Business hours closing time
- SWIFT gpi member

The inherited details are displayed in the Branch Hierarchy Defaults pane. Once a value is entered for this branch it is removed from the list of hierarchy defaults.

Maintaining the Branch Hierarchy

The Branch hierarchy... and the Business hierarchy... buttons allow you to change the bank's branch hierarchy.

The Branch hierarchy... button allows you to maintain the hierarchy of branches below a selected main banking entity. This would typically be used where you have introduced non-transactional branches and are grouping branches beneath them.

In the following example:

- ALPHA-01 – Alpha bank - St Pauls and
- ALPHA-02 – Alpha bank - Canary Wharf

can be moved under:

- ALPH-LON – Alpha bank - London Offices

By entering ALPH-LON in the Move selected branch to? field and highlighting each branch in turn and selecting Move – as follows:

Define branch hierarchy

<input type="checkbox"/> Define hierarchy	Define hierarchy for	ALPHA - ALPHA BANK
Define hierarchy		
Description	Modified?	
<input checked="" type="checkbox"/> ALPHA ALPHA BANK		
<input checked="" type="checkbox"/> ALPH-LON Alpha bank London Offices		
<input checked="" type="checkbox"/> ALPHA-01 Alpha Bank - St Pauls		
<input checked="" type="checkbox"/> ALPHA-02 Alpha Bank - Canary Wharf		
<input type="button" value="Collapse all"/> <input type="button" value="Expand all"/> <input type="button" value="Collapse/Expand"/>		
Move selected branch to ?		<input type="text" value="ALPH-LON"/>
<input type="button" value="OK"/> <input type="button" value="Cancel"/>		

Resulting in the following:

Description	Modified?
ALPHA ALPHA BANK	
ALPH-LON Alpha bank London Offices	
ALPHA-01 Alpha Bank - St Pauls	Yes
ALPHA-02 Alpha Bank - Canary Wharf	Yes

The modified column shows branches that have been moved. The set of changes made are applied when the OK button is selected.

The Business hierarchy... button allows you to similarly maintain banking businesses at main banking entity or above. For example, allowing you to move:

- MB-UK – Misys Bank UK to be part of the banking business.
- MB-EU - Misys Bank Europe

Description	Modified?
MB-WW Misys Global Bank Inc	
MB-EU Misys Bank Europe	
MB-FR Misys Bank France	
MB-NL Netherlands Business	
MB-UK Misys Bank UK	

Special Considerations when Deleting Branches

The system will not allow you to delete a branch that is in use - that is, it is referenced by other static data records, system tailoring information or live transactions.

Entity Types

Entity types are entered as part of defining your branch details allowing your bank to categorise branches. Your bank sets up its own values for entity types, giving each a unique ID and a description.

Entity types are not mandatory, and the entity type setting is not inherited by child branches. Entity types are not used in the system except as a filter field on the Branch Browser; however your bank can create reports using this value (for example, to report by type of branch).

Entity types are set up using the static data application's General|Branch Entity Types menu option.

Branch entity - filters

Code	Description	%	Refresh
Agent	Agent		
Branch	Branch - Local		
Branch01	Branch01 - Main branch		
Branch02	Branch02 - Regional branch		
Head Office	Head Office		
In Source Bank	In Source/White Label Bank		
Off Shore Unit	Off Shore Unit		
PC001	Processing Centre		
Regional Office	Regional Office		
Subsidiary	Subsidiary		
WL001	White Label bank - 1		
WL002	White Label bank - 2		

New...
Update...
Delete...
View...

Copy...

The screen displays a list of all the branch entity types already set up on your system.

To set up a new branch entity, click **New**.

The window used to create a new branch entity type allows you to enter a unique code for the branch entity type and a description. Both fields are mandatory.

Branch entity details

Code	<input type="text"/>
Description	<input type="text"/>

Add
OK
Cancel
Clear

Customers

This chapter explains how to use the system to enter and maintain customer information. It covers details of the customers, their addresses and settlement instructions, and information specific to the system, such as whether or not they are a corporate access customer. It also covers some of the parameters used when defining customer details, including:

- Customer types
- Customer groups
- Customer charge groups
- Account officers
- Analysis codes

Customers in Fusion Trade Innovation

The system allows your bank's main customer details to be retrieved from different sources for different parts of the bank's business. This source is determined by the 'service' associated with a main banking entity branch or higher. As a result, customer details are held in the system for each 'source banking business' that provides the data and are used by all branches below that business. This can enable a bank to have a central customer information service associated with a banking business or group covering multiple main banking entities. The service definition allows details to be retrieved from either:

- An internal service – where details are added manually in the system or replicated to the system from an external system or
- An external service – where real time requests are made to an external system for customer details

Additionally, *local* customers can be added for use only in the system. These customers are also associated with the relevant 'source banking business'. These customers are used to entered details of parties that are regularly used in the system but are not customers of your bank. Entering details in this way means data associated with the customer can be readily retrieved rather than being re-keyed each time the party is used. A local customer cannot have any accounts associated with them. Local customer functionality is controlled by the Customer service system option LocalCustomerAllowed. The customer mnemonic range assigned to local customers is defined using Local Customer definition, for example LCUS-xxxxxxxx, see *System Tailoring User Guide – Fusion Trade Innovation*.

Customer Addresses and Address Types

The system permits you to set up various addresses for your customers, including:

- A prime postal address (which indicates the transfer method to be used for communications sent to the customer)
- Additional associated addresses of other parties to whom correspondence is to be sent, for example when issuing a letter of credit a copy of the letter of credit may need to be sent to the applicant, plus their head office and corporate lawyer
- A SWIFT BIC address
- A SWIFT-compatible address, if necessary

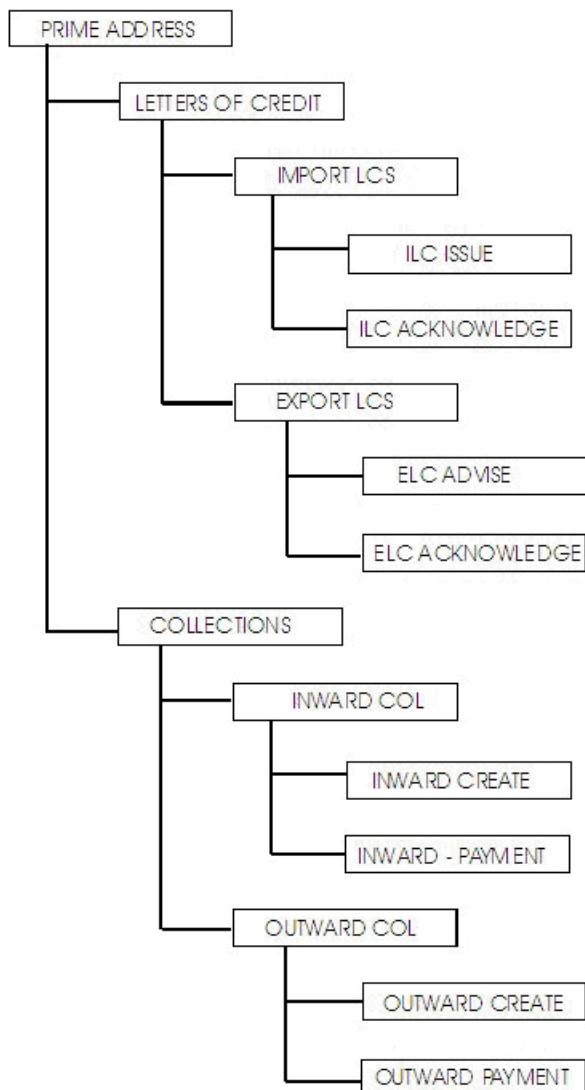
SWIFT-related addresses are covered in Chapter 12.

Associated addresses are set up using *address types*, which are used in conjunction with the *document types* set up using the system tailoring application, see the *System Tailoring User Guide – Fusion Trade Innovation*.

Document types are set up for each product/event combination, and define the customer documents and electronic messages to be produced upon release of the event. Your bank can define a number of document types for each product/event, specifying for each (among other things) the recipient, the form the document will take (for example, mail message or SWIFT message), and the circumstances under which it will be produced.

When setting up document types, your bank can also define an address instruction, and this identifies which of the recipient's associated addresses are to be used.

Address types themselves are set up by you as a single set, in a hierarchy that reflects the product/event combinations for which your bank produces customer documents, as in the following illustration:



Once you have set up the address type hierarchy, you can use it to enter additional associated addresses for your customers. For each customer you can enter an associated address for each address type in the hierarchy. The root of the hierarchy is always mapped to the customer's prime address.

During transaction processing, when a customer document is to be produced, the system checks whether the document type has an address type. If it does the system checks whether the recipient has an associated address set up for that address type. If so, that address is used. If not, the system checks the next level up in the address type hierarchy, and then the next one after that, until it finds one. If none is found, the customer's prime address is used.

Sundry Customers

In some cases payments may be made to parties who are not defined as customers of the bank. In such cases, the system posts liability entries to accounts using a general-purpose customer that can be readily identified. The same customer is also used to identify general funds movements arising from trade finance activities.

You will need to set up one or more sundry customers for this purpose. You can use a single sundry customer to identify all trade finance activities, named for example 'Sundry TF', or you can set up separate customers for use with different products, such as letters of credit, collection orders and guarantees.

Customers

Customer details are entered and maintained using the Customer Maintenance|Customer Details menu option.

If Maker Checker is being used in your system, you will only be allowed to view this function. Any changes will need to be made in the Maker Checker application. See the *Maker Checker User Guide – Fusion Trade Innovation* for further details.

The screenshot shows the 'Customer selection' window with two main sections: 'Customer - filters' and 'Results'.

Customer - filters:

- Source banking business: MBWW
- Customer/Corporate:
- Correspondent:
- Bank:
- Full name: %
- Location: %
- Group: %
- Account officer: %
- Main / local customers: Main bank customers
- Find by account number: %

Results:

Mnemonic	Full name	Location	Number	Group	Country of residence	Account officer	Blocked
ARCTIC OIL	Arctic Oil Extraction	Baffin Island	123190	NSOICA	CA		N
ARVIN	Arvin Agricultural Inc	Arizona	123959		US		N
ATLANT	Atlantic Industrial (London)	London	000001		GB		N
ATLANT DU	Atlantic Industrial (Dubai)	Dubai	123609		BH	TF	N
ATLANT GEN	Atlantic General Plc (London)	London	123174		GB	TF	N
ATLANT IND	Atlantic Industrial Plc (London)	London	123467		GB		N
ATLANT JS	Atlantic Industrial (Jersey)	Jersey (Offshore)	123561		GB	TF	N
ATLANT PS	Atlantic Industrial	Paris,France	123633		FR		N

Buttons at the bottom: New..., Update..., Delete..., View..., New local... (disabled), Copy...

Initially the window is blank. Use the filter fields to select the relevant source banking business and to set other filter criteria, and then click Refresh.

The New Local... button will only appear if your bank is using TI local customers (see page 28).

The following table explains what each of the columns in this window shows:

Heading	What it Shows
Mnemonic	The customer's unique identifier.
Full Name	The customer's full name.
Location	The customer's location.
Number	The customer's unique basic number.
Country of Residence	An abbreviation indicating the customer's country of residence.
Account Officer	If the customer has an account officer, that officer's code is shown here.
Blocked	Indicates whether there are any restrictions on deal input for the customer. N indicates no restrictions; Y indicates that deals will not be accepted for this customer.

Information displayed in this window is ordered alphabetically by customer identifier, however, if the Customer service system option AllowFilterOnLocation is set and a search is entered including full or partial Name (ABC or ABC%) or location the details are sorted in Full name, Country and Location order.

To enter details of a new customer click **New**.

Entering Details of a New Customer

New customers are defined using the following panes:

- The Customer Details pane
- The Basic Details pane
- The Address Details pane
- The Special Instructions pane (see page 35)
- The Other Details pane

The Customer Details Pane

Customer - New

▼ Customer details

Mnemonic	<input type="text"/>	Number	<input type="text"/>
Full name	<input type="text"/>		
Service level			

The following table explains what to enter into the fields in the Customer pane:

Field	What to Enter
✓ Mnemonic	The unique identifier of the customer for whom you are setting up additional information.
Full Name	The customer's full name.
Number	Customer basic number.
Service Level	Service level of the customer.

The Basic Details Pane

▼ Basic details

Short name	<input type="text"/>	<input type="checkbox"/> Closed	<input type="checkbox"/> Deceased
Customer type	<input type="text"/>	<input type="checkbox"/> Blocked	<input type="checkbox"/> Inactive
Group	<input type="text"/>	Mail to branch	<input type="text"/>
Parent country	<input type="text"/>	Residence	<input type="text"/>
Risk country	<input type="text"/>	Location	<input type="text"/>
Account officer	<input type="text"/>	Reference	<input type="text"/>
Analysis code	<input type="text"/>	Language	<input type="text"/>
Clearing ID	<input type="text"/>	Bank code 3	<input type="text"/>
Bank code 1	<input type="text"/>	Bank code 4	<input type="text"/>
Bank code 2	<input type="text"/>		

The following table explains what to enter into the fields in the Basic pane:

Field	What to Enter
✓ Short Name	The customer's short name, used as the default name when opening accounts for that customer.
Closed	If checked, this field prevents any new accounts from being opened for the customer.
Deceased	If checked, this field indicates that the customer is deceased or in liquidation.
Blocked	If checked, this field indicates that deals will not be accepted for this customer.
Inactive	If checked, this field indicates that the customer is inactive.
✓ Customer Type	Used to categorise the customer in the Customer Browser window. Select from:
	Customer/Corporate If the customer is a corporation or private individual.
	Correspondent If the customer is a bank that you may use as a correspondent bank.
	Bank If the customer is a bank.
Group	If relevant, the group to which the customer belongs.
Mail To Branch	The branch to which trade finance documents are to be sent, if different from the customer's branch.
Parent Country	Indicates the customer's parent country.

Field	What to Enter
Residence	Indicates the customer's country of residence. Your local country code is used as the default. The country code entered here is attached to accounts opened for this customer. For countries participating in euro, the country code is used to identify a calendar providing valid settlement dates for that country.
Risk Country	Indicates the customer's country for risk purposes.
Location	The primary location of the customer, such as city, area or region
Account Officer	If relevant, the department or account officer responsible for the customer.
Reference	The customer's reference. This field can be used to hold, for example, the customer's registration number, social security number or any other such identifier external to the system.
Analysis Code	Used for reporting purposes. Your bank will have devised its own values for using this field.
Language	If the customer requires documents sent to them in a language other than English, this field shows the code of the language to be used.
Clearing ID	For banks and correspondents, their clearing number with the local clearing system.
Bank Code 1 – 4	Codes that can be used for your bank's own purposes.

The Address Details Pane

▼ Address details

Salutation	<input type="text"/>	<input type="checkbox"/> Use prime address for SWIFT SWIFT compatible address
Address	<input type="text"/>	<input type="text"/>
ZIP	<input type="text"/>	
Telephone	<input type="text"/>	<input type="text"/>
Fax	<input type="text"/>	<input type="text"/>
Telex	<input type="text"/>	<input type="text"/>
Answerback	<input type="text"/>	<input type="text"/>
E-mail address	<input type="text"/>	<input type="text"/>
Originals	<input type="text"/>	<input type="text"/>
Copies	<input type="text"/>	<input type="text"/>
	Duplicates	<input type="text"/>
Language	<input type="text"/>	<input type="text"/>
Transfer method	<input type="text"/>	<input type="text"/>
SWIFT address	<input type="text"/>	<input type="text"/>

The following table explains what each of the fields in the Address Details pane hold:

Field	What to Enter
Salutation	<p>The text to appear at the beginning of correspondence sent to this address. Depending on how document templates to be used for correspondence sent to this address have been set up, you can enter just a salutation, for example 'Dear Sir'; a salutation, such as 'Dear', followed by a name; or, if the salutation has been included in the document template, just a name.</p> <p>See the <i>System Tailoring User Guide – Fusion Trade Innovation</i> for more information on document templates.</p>
Address	<p>The customer's prime name and address, up to five lines. This is the customer's main name and address, used for mailing purposes. e.g.</p> <p>ABC Limited 12 Edgware road LONDON WC1 ED1</p> <p>Enter the name in the form in which it should appear in customer documents. This need not be the same as in the Full Name field: for example, you could enter 'Andrew Graham Jones' in the Full Name field, and 'Mr A G Jones' as the first line of the Address Details field. Documents will then be produced as addressed to Mr A G Jones.</p> <p>It is important that your bank should be consistent in the way you enter all your customers' names and address details.</p>
Use Prime Address for SWIFT	Check this field if the customer's prime postal address is to be given as their address in SWIFT messages. Alternatively, in the other field enter an address valid for use by SWIFT. This can be up to four lines and must include only characters that are valid for use via SWIFT.
ZIP	The post code or ZIP code.
Telephone	The customer's telephone number at this address. This is a free format field.
Language	Indicates the language to be used for documents sent to this address. If blank, the language used is English.
Fax	The customer's fax number at this address. This is a free format field.
Transfer Method	Indicates the transfer method to be used for correspondence with this address.
Telex	The customer's telex number at this address. This is a free format field.
SWIFT Address	<p>The customer's SWIFT BIC address (see page 121).</p> <p>If your bank uses a SWIFT BIC file you can use the browser to select an address from that file, although the value you enter here is not required to match with an entry on the SWIFT BIC file.</p> <p>If your bank sends or receives MT messages using SWIFTNet FIN and participates in the 'SCORE (Standardised Corporate Environment) service; then the customer SWIFT BIC may be quoted in MT798 messages in lieu of a customer mnemonic.</p> <p>If a SWIFT BIC is received, the system attempts to identify the customer from that SWIFT BIC address. If the customer can be identified in this way, their customer details are retrieved and mapped to the appropriate fields in the event.</p> <p>Note that where a mnemonic is not known, it is possible to search, using the SWIFT BIC, for a (principal or non-principal) party to a transaction via the Trade Finance Processing and Clean Payments Processing Master Browsers. A 'SWIFT BIC' field is available on the Master Browser which accepts wildcard searches.</p>

Field	What to Enter
	Refer to the Common Facilities User Guide – Fusion Trade Innovation for more details.
Answerback	The customer's answerback number at this address. This is a free format field.
E-mail Address	The customer's e-mail address at this address. This is a free format field.
Originals	The number of original documents to be sent to the customer or addressee.
Copies	The number of copies to be sent to the customer or addressee.
Duplicates	The number of duplicates to be sent to the customer or addressee.

The Special Instructions Pane

▼ Special instructions

Severity	Business area	Type	Details	Local

The Special Instructions pane allows you to set up, amend and delete special instructions. When you click **New** a window opens that allows you to define special instructions.

Special instructions - New

▼ Special instructions

Business area	<---->
Severity	Information
Note type	<---->
Code	
Details	
Style	
<input type="checkbox"/> Emphasis	

The following table explains what to enter into the fields in this window:

Field	What to Enter
Business Area	The business area to which the special instructions pertain.
Severity	The severity of the special instructions: <ul style="list-style-type: none"> Error Warning Information
Note Type	Select the category to which the special instructions are to belong.
Code	If your bank runs Fusion Trade Innovation integrated with a back office system, then the note may have a related customer information number. If so, enter it here.
Details	The actual special instructions.
Style	Displayed only for special instructions with a severity level of 'Information'.

Field	What to Enter
	Select the style to be used to display the special instructions. If a style has been set up for the note type, that is used as the default style. The style selected here determines the text and background colours used to display the special instructions.
Emphasis	Check this field if you want the special instructions to be displayed bold, rather than normal weight.

The Other Details Pane

▼ Other details

Principal rate Q	<input type="text"/>	Charge rate Q	<input type="text"/>
Charge group Q	<input type="text"/>	Responsible team Q	<input type="text"/>
Cutoff code Q	<input type="text"/>	Cutoff amount Q	<input type="text"/>
Corporate Access System Q	<input type="text"/>		<input type="text"/>
Credit line check	<input type="text"/>	No	<input type="text"/>
	<input type="checkbox"/> Exempt from TF tax	<input type="checkbox"/> Suspended	
	<input type="checkbox"/> MT103 Option C	<input type="checkbox"/> Interest consolidation	
	<input type="checkbox"/> SWIFT acknowledgement required	<input type="checkbox"/> SWIFT transliteration required	

The Other Details pane allows you to enter information that is used only by Fusion Trade Innovation, and not by any back-office system it may be integrated with. The following table explains what to enter into the fields in the Other Details pane:

Field	What to Enter
Principal Rate	The exchange rate to be used when converting principal amounts to another currency for this customer.
Charge Rate	The exchange rate to be used when converting charge amounts to another currency for this customer.
Charge Group	To include the customer in a particular customer charge group select the customer charge group code (see page 70) here.
Responsible Team	The responsible team associated with the customer.
Cutoff Code / Cutoff Amount	<p>Use the first field to enter an amount for foreign exchange deals, above which a different rate code - defined using the second field - is to be used for this customer. The amount is entered in base currency. You can leave either, or both, of these fields blank.</p> <p>Cutoff amounts and rate codes can also be entered at product and system level. During transaction processing, the system will look for values entered against the customer first, then against the product. If it fails to find values at customer or product level it will use the values entered at system level instead. The system thereby permits you to enter different cutoff amounts (or rates) for different customers, while using the same cutoff rate (or amount) at product- or system-level.</p>
Corporate Access System	If the customer uses a corporate access system, enter the identifier in this field.
Suspended	The Suspended flag is present only if the AllowCustomerSuspensionInput system option is set, and allows the customer to be flagged as suspended.
Exempt from TF Tax	If checked, this field indicates that the customer is exempt from trade finance tax.
MT103 Option C	Check this field if this customer accepts SWIFT MT103 Customer Transfer messages in format C.
Interest Consolidation	Displayed only if you have the system's consolidated interest functionality implemented. (This is controlled by the AllowAutoMonthlyInterest system option.) If you check this field, for selected customers then the interest accrued to date on transactions belonging to product types that are also flagged as supporting interest consolidation will be included in monthly interest consolidation and debited automatically.

Field	What to Enter
SWIFT Acknowledgement Required	<p>This field is displayed if the SWIFTProcessAcknowledgements system option is set to Yes. This means that your system supports automatically generated correspondence messages providing SWIFT acknowledgement information. If this customer requires acknowledgement of SWIFT messages, check this box.</p> <p>During transaction processing, the system will automatically acknowledge SWIFT messages for outward SWIFT messages for transactions where:</p> <ul style="list-style-type: none"> • The primary customer has the SWIFT Acknowledgement Required field checked. • The outward SWIFT message has also been identified as requiring acknowledgement messages to be produced for that product (as described in the <i>System Tailoring User Guide – Fusion Trade Innovation</i>). <p>See the <i>Common Facilities User Guide – Fusion Trade Innovation</i> for more information on the automatic handling of SWIFT acknowledgements.</p>
Credit Line Check	If CheckCL system option is set to Yes, credit line checks are to be carried out for this customer. For more information on setting product options see the <i>System Tailoring User Guide – Fusion Trade Innovation</i> .

Maintenance Considerations

With the exception of the customer's basic number and unique identifier, all other details held for a customer can be amended (where a customer details are maintained in the system via internal service).

If you change a customer's team, you can ensure that the team on outstanding transactions is also updated. You can do this by including the Auto-update Team action in an overnight batch processing phase, as described in the *Business Operations Guide – Fusion Trade Innovation*. To remove a customer from the system, set the Status field for the customer to 'Closed'. You can do this in one of two ways:

- By selecting the customer in the Customer browser window and clicking **Delete**. The following message is displayed.

Question

Question



Cannot delete customer ATLANT SGP but you can close the customer by selecting Yes.
The Customer reorganisation batch function with delete the customer once all related static and tailoring details have been removed.

Yes

No

- By selecting the customer in the Customer browser window, clicking **Update**, and then checking the Closed box in the Status pane.

When a customer's status is set to 'Closed', the system prevents any new accounts from being created for that customer.

Once a customer has been flagged for removal, the customer details are retained by the system until overnight processing deletes them. In the meantime, you can reactivate the customer by unchecking the Closed box. The system deletes the customer as part of Batch processing when there are no associated accounts, standing settlement instructions, billing details and Supply Chain Finance programmes held for the customer.

Customer mnemonic maintenance

The system allows external systems to pass details of customer mnemonic changes that are required, allowing your bank to amend customers' unique IDs. Any requested changes to a customer's mnemonics are stored and applied to the database during the next overnight processing, see the *Business Operations Guide – Fusion Trade Innovation*.

For each customer whose details are changed an entry is written in the journal file, showing values for the old and the new customer mnemonic.

These changes are made to the key fields in the database, but are not applied to any rules or customised fields you have set up. Therefore, if you have rules set up based on customer mnemonic or customised fields which hold this data you must change these manually the day after the customer mnemonic was changed before users log on to the system.

In the event that overnight processing of this update function fails, you will need to perform the update manually, using the system's configuration application. This application includes the Special|Repair Customer Mnemonic menu option, which permits you to enter an old customer mnemonic and then apply it to the system's database.

Additional Customer Details

The Customer Maintenance|TI Customer Details menu option allows you to access these details for amendment. When you select this menu option the system lists all customers for the selected source banking business for whom additional information has been set up.

If Maker Checker is being used in your system, you will only be allowed to view this function. Any changes will need to be made in the Maker Checker application. See the *Maker Checker User Guide – Fusion Trade Innovation* for further details.

TI customer details selection

▼ TI customer details - filters

Source banking business <input type="text" value="MBWW"/>	Customer <input type="text" value="%"/>	Main / local customers	Main bank customers <input type="button" value="▼"/>	<input type="button" value="Refresh"/>
---	---	------------------------	--	--

Mnemonic	Full name
AAA	AAA INC Corporated
AMALGA	Amalgamated Mouldings Limited
ARTIC OIL	Arctic Oil Extraction
ATLANT	Atlantic Industrial (London)
ATLANT DU	Atlantic Industrial (Dubai)
BARKIS	Mr. B. Barkis
BRANDS	Brands Head Office
BRANDS LON	Brands of London
CINCHG	ABC Industries
EATON	Eaton and Company
ENG FURN	The English Furniture Company

To enter additional information for a customer click **New**.

TI customer details - New

▼ TI customer details

Mnemonic () <input type="text"/>	Full name <input type="text"/>	
Principal rate <input type="text"/>	Charge rate <input type="text"/>	
Charge group <input type="text"/>	Responsible team <input type="text"/>	
Cutoff code <input type="text"/>	Cutoff amount <input type="text"/>	
Corporate Access System <input type="text"/>		
Credit line check <input type="text"/>		
	No <input type="radio"/>	
	<input type="checkbox"/> Exempt from TF tax	<input type="checkbox"/> Suspended
	<input type="checkbox"/> MT103 Option C	<input type="checkbox"/> Interest consolidation
	<input type="checkbox"/> SWIFT acknowledgement required	<input type="checkbox"/> SWIFT transliteration required

▼ Special instructions

Severity	Business area	Type	Details	Local
New...		Update...	Delete...	View...
Add		OK	Cancel	Clear

The following table explains what to enter into the fields in this window:

Field	What to Enter
Mnemonic	The unique identifier of the customer for whom you are setting up additional information.
Full Name	The customer's full name.
Principal Rate	The exchange rate to be used when converting principal amounts to another currency for this customer.
Charge Rate	The exchange rate to be used when converting charge amounts to another currency for this customer.
Charge Group	To include the customer in a particular customer charge group select the customer charge group code (see page 70) here.
Responsible Team	The responsible team associated with the customer
Cutoff Code / Cutoff Amount	Use the first field to enter an amount for foreign exchange deals, above which a different rate code - defined using the second field - is to be used for this customer. The amount is entered in base currency. You can leave either, or both, of these fields blank. Cutoff amounts and rate codes can also be entered at product and system level. During transaction processing, the system will look for values entered against the customer first, then against the product. If it fails to find values at customer or product level it will use the values entered at system level instead. The system thereby permits you to enter different cutoff amounts (or rates) for different customers, while using the same cutoff rate (or amount) at product- or system-level.
Corporate Access System	Corporate access systems are a special type of external system used by banks to allow their customers to communicate with the system. Enter the identifier in this field.
MT103 Option C	Check this field if this customer accepts SWIFT MT103 Customer Transfer messages in format C.
Exempt from TF Tax	If checked, this field indicates that the customer is exempt from trade finance tax.
Suspended	The Suspended flag is present only if the AllowCustomerSuspensionInput system option is set, and allows the customer to be flagged as suspended.

Field	What to Enter
SWIFT Acknowledgement Required	<p>This field is displayed if the SWIFTProcessAcknowledgements system option is set to Yes. This means that your system supports automatically generated Correspondence messages providing SWIFT acknowledgement information. If this customer requires acknowledgement of SWIFT messages, check this box.</p> <p>During transaction processing, the system will enable automatic SWIFT acknowledgement processing for outward SWIFT messages for transactions where:</p> <ul style="list-style-type: none"> The primary customer has the SWIFT Acknowledgement Required field checked The outward SWIFT message has also been identified as requiring acknowledgement messages to be produced for that product (as described in the <i>System Tailoring User Guide – Fusion Trade Innovation</i>). <p>See the <i>Common Facilities User Guide – Fusion Trade Innovation</i> for more information on the automatic handling of SWIFT acknowledgements.</p>
Interest Consolidation	Displayed only if you have the system's consolidated interest functionality implemented. (This is controlled by the AllowAutoMonthlyInterest system option.) If you check this field, for selected customers then the interest accrued to date on transactions belonging to product types that are also flagged as supporting interest consolidation will be included in monthly interest consolidation and debited automatically.
Credit Line Check	If CheckCL system option is set to 'Yes', credit line checks are to be carried out for this customer. For more information on setting product options see the <i>System Tailoring User Guide – Fusion Trade Innovation</i> .

Local Customers

The system enables you to set up and maintain customers local to the system, that is they are not linked to a customer in any of the bank's other systems.

If your bank is using local customers for a source banking business (the Customer service option LocalCustomersAllowed is set), a New Local button is present that allows you to enter data on to the local database. This is the same as adding a standard customer except that the mnemonic is initialised to the local customer definition prefix plus next available sequence number e.g. LCUS-xxxxxxxx or 999-xxxxxxxx

Customer - New

▼ Customer details

Mnemonic	999-00001023	Number	99900001023
Full name	Express Parcels	Service level	Default (General)

▼ Basic details

Short name	Express Parcels	<input type="checkbox"/> Closed	<input type="checkbox"/> Deceased
Customer type	IA	<input type="checkbox"/> Blocked	<input type="checkbox"/> Inactive
Group		Mail to branch	
Parent country		Residence	
Risk country		Location	Cleveland

When local customers are added (i.e. customers that are defined in the system itself - only for use in the system), they are associated with the source banking entity where they were added.

Update local customer definition

▼ Update local customer definition

Source banking business	MBWW
Prefix	999
Start of range	1,000
Next available	1025
End of range	2,000

When searching for local customers, the Customer search type should be set to 'Local customers'. The system then retrieves the local customers from the database for the relevant source banking entity.

Customer selection

▼ Customer - filters

Source banking business	MBWW	<input checked="" type="checkbox"/> Customer/Corporate	<input checked="" type="checkbox"/> Correspondent	<input checked="" type="checkbox"/> Bank
Mnemonic	%		Full name	%
Number	%		Location	%
Country			Group	
Find by account number			Account officer	Main / local customers
				Local customers

▼ Results

Mnemonic	Full name	Location	Number	Group	Country of residence	Account officer	Blocked
999-00001023	Express Parcels	Cleveland	99900001023				N

Customer Addresses

Customer addresses are accessed using the Customer Maintenance|Addresses menu option. Initially the window is blank. Use the filter fields to set criteria for the customer addresses you want to see for the selected source banking business and click **Refresh**.

If Maker Checker is being used in your system, you will only be allowed to view this function. Any changes will need to be made in the Maker Checker application. See the *Maker Checker User Guide – Fusion Trade Innovation* for further details.

Customer address maintenance

The screenshot shows a user interface for managing customer addresses. At the top, there are several search and filter fields:

- Source banking business:** MBWW
- Customer:** %6
- Full name:** %6
- Address type:**
- Main / local customers:** Main bank customers
- Buttons:** Refresh, New..., Update..., Delete..., Copy..., View...

Below these is a section titled "▼ Results" containing a table with the following data:

Customer	Address type	Addressee	Address line 1	Local
WALTON	P		Walton Limited.	N
WIC TOR	P		World Industries Corporation Ltd	N
WILSON	P		Wilson Engineering Ltd.	N
WILSON	S		Wilson Engineering Ltd.	N
WILSON	LCISS01	GREEN	Green Logistics Co	N
WILSON	LCISS01		Blue Line Warehousing Co	N
WWB LON	P		WORLD WIDE BANK (LONDON)	N

For each customer the system displays the customer's unique identifier and prime address, followed by any associated addresses set up for them. The level of indentation shown in the display indicates the relationship of associated addresses to each other in the address type hierarchy.

The display shows:

- The unique identifier of the customer
- The full name of the customer
- Address type against which the address is held

To enter details of a new customer address click **New**.

Select the customer for whom you are entering address details.

Use the Address Type field to indicate the type of address you are entering:

- The prime address
- The SWIFT-compatible address
- An associated address

If you select the Prime address type, the following details can be entered:

Customer address - Update

► Maintenance details

▼ Customer address

Source banking business	MBWW	Misys Bank Worldwide.
▼ Customer address		
Customer (MBWW)	WILSON	Address type P
Salutation		
Address	<input type="text"/> Wilson Engineering Ltd. Slade Works Pinter Trading Estate Wilmslow Cheshire	Transfer method SWIFT BIC Fax Telex Answerback
Post/ZIP code		MT
Telephone		
Language		
Originals		
Copies		Duplicates

OK **Cancel**

If you select SWIFT compatible address, the following details can be entered:

Customer address - Update

► Maintenance details

▼ Customer address

Source banking business	MBWW	Misys Bank Worldwide.
▼ Customer address		
Customer (MBWW)	WILSON	Address type S
Address	<input type="text"/> Wilson Engineering Ltd. Slade Works Pinter Trading Estate Wilmslow, Cheshire	

OK **Cancel**

If you select an address type, other than the one identified as Prime or SWIFT compatible, the following details can be entered:

Customer address - Update

▼ Customer address			
Source banking business	MBWW	Misys Bank Worldwide.	
▼ Customer address			
Customer (MBWW)	WILSON	Address type	LCISS01
Salutation	GREEN	Transfer method	MT
Addressee (MBWW)	Green Logistics Co Central Avenue Colnbrook Berkshire	SWIFT BIC	
Address		Fax	
Post/ZIP code		Telex	
Telephone		Answerback	
Language		Email address	
Originals		Duplicates	
Copies			
OK		Cancel	

The following table explains what to enter into the fields displayed in this window:

Field	What to Enter
Salutation	The text to appear at the beginning of correspondence sent to this address. Depending on how document templates to be used for correspondence sent to this address have been set up, this can be just a salutation, for example 'Dear Sir'; a salutation, such as 'Dear', followed by a name; or, if the salutation has been included in the document template, just a name. See the <i>System Tailoring User Guide – Fusion Trade Innovation</i> for more information on document templates.
Transfer Method	The transfer method to be used for correspondence for this address.
Addressee	This is used for additional address instructions only and allows your bank to route documents to additional parties, such as a head office (see page 45).
Address	The address. You must enter at least one line of the address, and for a SWIFT-compatible address all characters must be valid for use in SWIFT.
SWIFT BIC	The customer's SWIFT BIC address.
Fax	The customer's fax number at this address. This is a free format field.
Telex	The customer's telex number at this address. This is a free format field.
Answerback	The customer's answerback number at this address. This is a free format field.
Post/ZIP Code	The post code or ZIP code. This is a free format field.
Telephone	The customer's telephone number at this address. This is a free format field.
E-mail Address	The customer's e-mail address at this address. This is a free format field.
Language	The language in which documents for this address are to be produced. If blank, the language used is English.
Originals	The number of original documents to be sent to the customer or addressee.
Copies	The number of copies to be sent to the customer or addressee.
Duplicates	The number of duplicates to be sent to the customer or addressee.

Address Types

The address types hierarchy is set up using the General|Address Types menu option.

Address type maintenance

▼ Address type - filters

Code	Description
P	Prime address
S	SWIFT compatible address
--->LCISS01	LC issuance additional addressee
--->LCPAY01	LC pay additional addressee

New... Update... Delete... View... Copy...

The system lists existing address types, showing their address type code and description. The level of indentation shown in the display indicates the relationship of entries in that hierarchy relative to each other.

You can amend and delete entries in the usual way, except for the root prime address type and the SWIFT address type, which are provided with the system and cannot be deleted. In addition, the system will not let you delete an address type that has any address types below it in the hierarchy.

To enter a new address type click **New**.

Entering a New Address Type

Address type - New

▼ Address type details

Code	<input type="text"/>	Parent <input type="button" value="Q"/>
Description	<input type="text"/>	

Add OK Cancel Clear

Use the Code field to enter a unique code for the address type.

Use the Description field to enter a meaningful description of the address type.

Use the Parent field to select the address type below which this one will sit in the hierarchy.

Settlement Instructions

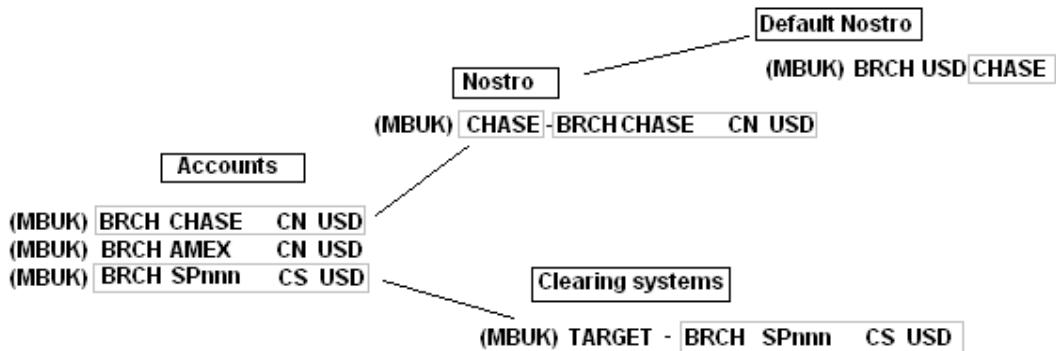
Note: See the *Common Facilities User Guide – Fusion Trade Innovation* for information on how the system retrieves settlement instructions.

The system holds standing settlement instructions (SSIs) for customers as part of its static data. These standing settlement instructions are used by default when a transaction is settled. These can be defined at main banking entity level, so that the same customer instructions are used by all branches, or at branch level within the main banking entity, so that different branches can use different settlement accounts for the same customer. This is controlled by the Standing settlement service system option BranchSSI. If BranchSSI is set to 'Yes', the branch-level instructions are used for the customer and any bank-level instructions are ignored (and vice versa). The system also permits you to set up master level settlement instructions, which are used instead of standing settlement instructions for that transaction.

When entering Customer standing settlement instructions, the main banking entity for which the Customer SSIs are being defined (when working across multiple banking entities) must be specified. The SSIs contain account information for the banking entity and are tied to that particular General Ledger.

Nostros, Clearing Systems and Customer SSIs are held at main banking entity level, as settlement instructions refer to account details within the main banking entity.

In the following example accounts are defined at MBUK – Misys banking UK with the relevant Nostros (and default Nostros) and Clearing systems referencing those accounts:



You can set up different settlement instructions for the same customer to be used for settlements in different currencies or involving different types of product. You can define settlement instructions to settle payment or receipt of a transaction currency amount in a different currency. During transaction processing the system automatically creates the foreign exchange deal required to convert the transaction currency funds to the required settlement currency.

You can set up settlement instructions in one currency but allow settlement in another currency when the main banking entity system option SettleInstructionAlternateCcy is set to 'Yes'. This functionality can be used to allow a transaction denominated in one currency to settle in another currency. During transaction processing, the system creates a foreign exchange deal on the transaction date using the FX rate code defined by the main banking entity system option FXRateCodeAutoDefinition (see the *System Tailoring User Guide – Fusion Trade Innovation* for further information).

Note: To support euro processing, if the system option SettleInstructionAlternateCcy is set to 'No', the system still permits you to define settlement instructions in one member currency, but to allow settlement in another, when the currencies involved are euro or a euro-member currency. This functionality can be used to allow a transaction denominated in the euro to settle in a euro-member currency, or vice versa. If the settlement currency is euro and you try to amend the pay/receive currencies to a non-euro currency, a warning message will be displayed stating that this functionality only supports transactions denominated in euro. During transaction processing, it results in the automatic creation of a foreign exchange deal on the transaction date, using a fixed exchange rate taken from the static data. This functionality is supported only for transactions denominated in a euro-member currency or the euro, to allow the currency to be changed from the euro to euro-member currency (or vice versa) for settlement.

When you select the Customer Maintenance|Settlement Instructions menu option, the system displays the SSI Maintenance window.

This window can be used to list standing settlement instructions already set up for customers, alphabetically by customer identifier for the selected source banking business.

If Maker Checker is being used in your system, you will only be allowed to view this function. Any changes will need to be made in the Maker Checker application. See the *Maker Checker User Guide – Fusion Trade Innovation* for further details.

Standing settlement instructions maintenance

▼ Standing settlement instructions - filters

Source banking business	MBWW	Pay/Receive/Both	Both
Customer			
Banking entity			
Currency		Instruction group	
Type	All	Main / local customers	Main bank customers

▼ Results

Customer	Banking entity	Branch	Currency	Instruction group	Movement type	Pay/Receive	Review date
AAA	MBWW		USD		Principal	Pay	
AAA	MBWW		USD		Principal	Receive	
GREEN	MBWW		USD		Principal	Pay	
GREEN	MBWW		USD	TF	Principal	Receive	
GREEN	MBWW		USD	TF	Principal	Pay	
GREEN	MBWW		USD		Principal	Receive	

Action Buttons:

- New...
- Update...
- Delete...
- Copy...
- View...

The following table explains what each of the columns in this window shows:

Heading	What it Shows
Customer	The unique customer identifier.
Banking entity	The main banking entity for which these settlement instructions will be used. It allows the settlement instructions held for the customer in different main banking entities be reviewed.
Branch	If you have the system option BranchSSI set on, the Branch field is displayed. It allows the settlement instructions held for the customer at the different branches to be reviewed. When you first open the window, your branch is displayed as the default in the field.
Currency	The currency for which the settlement instructions are to be used
Instruction Group	The instruction group for which the settlement instructions are to be used

Heading	What it Shows
Movement Type	Indicates the type of movement for which the settlement instructions are to be used, which will be one of the following: <ul style="list-style-type: none"> Charge Interest Principal
Pay/Receive	Whether the instructions are for payment or receipt of funds.
Review Date	The date on which the settlement instructions are to be reviewed.

When updating or deleting settlement instructions select either the pay or receive details line in the browser will allow both sets of instructions to be maintained in a single screen.

To enter a new set of settlement instructions click **New**.

The initial fields allow the details of the customer for which settlement instructions are to be entered to be defined.

Standing settlement instructions - New

▼ Standing settlement instructions

Source banking business	MBWW	Misys Bank Worldwide.
Customer (MBWW)	GREEN	
Main banking entity	Misys Bank Worldwide.	
Currency	GBP	Instruction group
Movement type	Principal	Review date
Beneficiary	GREEN Mr P. Green 116 The Gables Eton Berkshire	
Account	01098761	
	Refresh	

The following table lists the fields used to hold basic information for the settlement instructions and explains what to enter into each of them:

	Field	What to Enter
	Customer	The unique customer identifier.
	Banking entity	The main banking entity for which these settlement instructions will be used. It allows the settlement instructions held for the customer in different main banking entities be reviewed.
	Branch	The branch to which the settlement instructions apply. If you have the system option BranchSSI set on .This defaults to your branch but can be changed if necessary.
	Currency	The settlement instructions currency.
	Instruction Group	The instruction group for which the settlement instructions are being set up. If you enter a value here, then only those products whose instruction group matches it will use these settlement instructions. If you leave this field blank, the settlement instructions can be used for all products.
	Movement Type	Use this field to specify which type of movement the settlement instructions can be used for. Select from one of the following:

Field	What to Enter
	<ul style="list-style-type: none"> Charge Interest Principal
Review Date	The date on which the settlement instructions are to be reviewed.

The remaining settlement instruction fields that appear vary, depending on whether your bank is paying or receiving funds via account in your bank's own books, through a nostro, clearing system, vostro and whether cover payment instructions are required.

▼ Pay settlement details

Pay funds via	Beneficiary bank with cover <input type="button" value="▼"/>	Main payment transfer method <input type="button" value="🔍"/>	SW
Paying bank <input type="button" value="🔍"/>	BBI LON BARCLAYS BANK PLC (LONDON) 123 LOMBARD STREET LONDON <input type="button" value="▲"/> <input type="button" value="▼"/>		
Account		Payment details (70)	
Notes for receiver (72)			
Sundry reference code		SWIFT charges	Shared <input type="button" value="▼"/>
User code 1			
User code 2			
Instruction code 1		Instruction code 4	
Instruction code 2		Instruction code 5	
Instruction code 3		Instruction code 6	

▼ Cover details

Settles by	Nostro <input type="button" value="▼"/>	Settle currency <input type="button" value="🔍"/>	GBP
Account/Nostro to credit <input type="button" value="🔍"/>	NATWST	Cover payment transfer method <input type="button" value="🔍"/>	SW
Receiver's correspondent/3rd Reimb bank <input type="button" value="🔍"/>		Intermediary reimbursing bank <input type="button" value="🔍"/>	
Account		Account	
Beneficiary institution (58) <input type="button" value="🔍"/>	BBI LON BARCLAYS BANK PLC (LONDON) 123 LOMBARD STREET LONDON <input type="button" value="▲"/> <input type="button" value="▼"/>	Time indications	
Notes for receiver (cover)		CLS time	
		RNC time	
		SND time	

▼ Additional details

Message type	MT103 <input type="button" value="▼"/>	Service level	Credit Tfr <input type="button" value="▼"/>
Transaction type			
Charges deducted (71F) <input type="button" value="🔍"/>		Charges deducted (71F) <input type="button" value="🔍"/>	
Charges deducted (71F) <input type="button" value="🔍"/>		Charges deducted (71F) <input type="button" value="🔍"/>	
Charges deducted (71F) <input type="button" value="🔍"/>		Charges deducted (71F) <input type="button" value="🔍"/>	
Regulatory reporting		CLS time	
		RNC time	
		SND time	

▼ We receive

Settles by	Account 9998123402 GBP CA 001	Receive transfer method <input type="text"/>
Receive funds via <input type="text"/>	Settle currency <input type="text"/>	GBP
Account transfer narrative		
Sundry reference code		
User code 1		
User code 2		

Add **OK** **Cancel** **Clear**

When you add, update or delete an existing set of settlement instructions, click **Refresh** when you return to the browser window to update the information displayed.

Supply Chain Finance Details

To assign a customer to a buyer centric and/or a seller centric programme, select the Supply Chain Finance|Programmes menu option.

The window that appears can be used to display details of customers that have already been defined as using a buyer centric and/or seller centric programme and also the related Programme sub-types which may be set up by your bank, specifically for each customer, to identify whether the programme is buyer, or seller centric.

Supply chain finance programme selection

▼ Supply chain finance programme - filters

Source banking business	Misys Bank Worldwide.	Programme identifier	%
Programme name	%	Customer <input type="text"/>	
Type	<---->	Sub-type <input type="text"/>	
Status	<---->		

Refresh

Programme identifier	Programme name	Customer	Type	Sub-type code	Sub-type description	Status	Flagged for removal
ABC BC 001	ABC Buyer Centric 001	CMNCHG	Buyer centric	ABC001	ABC SUB TYPE 001	Active	N
ABC BC 002	ABC Buyer Centric 002	CMNCHG	Buyer centric	ABC002	ABC SUB TYPE 002	Active	N
ATLANTGEN001	ATLANTIC GENERAL 001	ATLANT GEN	Buyer centric	R	Buyer centric finance	Active	N
ATLANTGEN002	ATLANTIC GENERAL 002	ATLANT GEN	Buyer centric	R	Buyer centric finance	Active	N
ATLANTGEN003	ATLANTIC GENERAL 003	ATLANT GEN	Buyer centric	R	Buyer centric finance	Active	N
ATLANTGEN004	ATLANTIC GENERAL 004	ATLANT GEN	Seller centric	D	Seller centric finance	Inactive	Y
ATLANTGEN005	ATLANTIC GENERAL 005	ATLANT GEN	Seller centric	D	Seller centric finance	Active	Y

New... **Update...** **Delete...** **View...**

Buyers... **Copy...** **Sellers...** **Seller / buyer relationships...**

Use the filter fields in the usual way to limit the display.

The following table explains what each of the columns in this window shows:

Heading	What it Shows
Programme Identifier	The unique identifier for the SCF programme, allocated when the agreement is set up between bank and customer.
Programme Name	The name of the programme.
Customer	The customer/programme owner mnemonic.
Type	The programme type (seller centric or buyer centric).
Sub-type code	The programme sub-type (Buyer centric finance, Seller centric finance, or Pool based factoring).
Status	The programme status (whether currently Active, Referred, Inactive or Blocked)
Flagged for removal	If set to Y, the programme has been flagged to be removed during overnight processing.

You can use this window to create, amend, copy, and delete details in the usual way.

You cannot delete a Programme if buyer/seller relationships still exist for that programme. The seller buyer relationship must be deleted first. However, you cannot delete a relationship if invoice transactions are still active for the buyer/seller combination.

When you do delete information, the details are not immediately removed from the system, but are flagged for removal during overnight processing (the 'N' in the Flagged for Removal column changes to a 'Y'). This means that the programme can be reactivated if necessary before overnight processing begins.

Prior to creating a Programme, your bank can create specific Programme sub-types to apply to each of your customers. Each sub-type can be tailored with its own unique Code and Description.

If Maker Checker is being used in your system, you will only be allowed to view this function. Any changes will need to be made in the Maker Checker application. See the *Maker Checker User Guide – Fusion Trade Innovation* for further details.

Creating a Programme Sub-type

Supply chain finance, Programme sub-types are created for customers of your bank. They are derived from Programme types and may be either Buyer centric or Seller centric, or they may relate to (seller centric) Pool based factoring. To create a Programme sub-type, select the Supply chain finance|Programme sub-types menu option. The window that appears can be used to display details of existing sub-types.

Supply chain finance programme sub-type selection

▼ Supply chain finance programme sub-type - filters

Code	Description	Type	Sub-type category
<input type="text" value="ABC001"/>	ABC SUB TYPE 001	Buyer centric	Buyer centric finance
<input type="text" value="ABC002"/>	ABC SUB TYPE 002	Buyer centric	Buyer centric finance
<input type="text" value="ABC003"/>	ABC SUB TYPE 003	Seller centric	Seller centric finance
<input type="text" value="R"/>	Buyer centric finance	Buyer centric	Buyer centric finance
<input type="text" value="F"/>	Pool based factoring	Seller centric	Pool based factoring
<input type="text" value="D"/>	Seller centric finance	Seller centric	Seller centric finance

Actions:

- New...
- Update...
- Copy...
- Delete...
- View...

Click **New** to create a Supply chain finance programme sub-type:

Supply chain finance programme sub-type - New

Code	Description	Type	Sub-type category
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Buttons:

- Add
- OK
- Cancel
- Clear

The following table lists the fields used in this window to create the programme sub-type:

Field	What to Enter
✓ Code	The unique code used to identify the sub-type
✓ Description	The sub-type description
✓ Type	The programme type (either buyer centric or seller centric)
✓ Sub-type category	The sub-type category (either buyer centric related, or seller centric / pool based factoring related)

When **Type** and **Sub-type** has been selected, two additional fields will be displayed. Note that these fields are not available if sub-type is 'Pool based factoring'.

Supply chain finance programme sub-type - New

▼ Supply chain finance programme sub-type details

Code	<input type="text" value="ABC004"/>	Description	<input type="text" value="ABC SUB TYPE 004"/>
Type	<input type="text" value="Seller centric"/>	Sub-type category	<input type="text" value="Seller centric finance"/>
<input type="checkbox"/> Dealer finance	<input type="checkbox"/> Multiple finance		

Buttons:

- Add
- OK
- Cancel
- Clear

Field	What to Enter
Dealer Finance	If this box is unticked, the options for setting up Dealer Financing as a programme does not arise in the system.
Multiple Finance	If the box is unticked, the transactions under the programme being created will not have the option to request for financing of the same invoice multiple times.

▼ Supply chain finance programme sub-type details

Code	ABCSubType	Description
Type	Buyer centric	Sub-type category
Dealer finance	<input checked="" type="checkbox"/> Multiple finance	Buyer centric finance

Click **Add** or **OK** to save your input.

You can also use the Copy button in the SCF programme sub-type – filters screen to copy the details of an existing sub-type. Note that the new sub-type must have its own unique identifier.

Amending a Programme Sub-type

You can amend the programme sub-type description by selecting the sub-type from the Supply chain finance programme sub-type list and clicking the Update button. Note that other details cannot be updated.

Deleting a Programme Sub-type

You can delete a programme sub-type by selecting the sub-type from the Supply chain finance programme sub-type list and clicking the Delete button. The programme will be deleted after overnight processing.

Creating a Programme

Supply chain finance Programmes are created for customers of the bank. They may be either Buyer centric, or Seller centric. They enable the creation in the system of either buyer or seller centric invoice finance deals, or drawdowns under pool based factoring facilities.

It is necessary to create and/or assign counterparties to programmes and also to set up the necessary seller/buyers relationships. Counterparties may be either the buyer or seller in a programme (depending on whether the programme is buyer or seller centric) and may or may not be customers of your bank.

Click **New** to create a Supply chain finance programme for your customer.

Supply chain finance programme - New

▼ Supply chain finance programme

Main banking entity	MBWW	Misys Bank - Worldwide	
Programme identifier	<input type="text"/>	Programme name	<input type="text"/>
Customer	<input type="text"/>	<input checked="" type="checkbox"/> Participation deal exists	
Type	<---->	Sub-type	<input type="text"/>
Sales contract reference	<input type="text"/>	Start date	<input type="text"/>
Status	<---->	Expiry date	<input type="text"/>
Narrative	<input type="text"/>		

Add**OK****Cancel****Clear**

The following table lists the fields used in this window to create the programme:

	Field	What to Enter
	Programme Identifier	The unique identifier for the SCF programme, allocated when the agreement is set up between bank and customer.
	Programme Name	The name of the programme.
	Customer	The customer/programme owner mnemonic (the programme owner is also referred to as the 'Anchor party' for the programme).
	Participation deal exists	This field is automatically checked when a participation deal is linked to the programme.
	Type	The programme type (either seller or buyer centric).
	Sub-type	The programme sub-type (either buyer centric finance, Seller centric finance or pool based factoring).
	Sales contract reference	The reference of the underlying sales contract.
	Start date	The date that the programme is effective from.
	Status	The current status of the programme. May be set to one of the following: <ul style="list-style-type: none"> Blocked (the customer is financially or commercially in difficulty. This prevents loading of invoices or processing of finance deals) Referred (the Programme is operative but there are doubts as to a customer's commercial trading viability. This prompts a warning during loading of invoices or processing of finance deals). Active (the Programme is operative and ready for recording related invoices and finance deals). Inactive (default status – programme is not operative)
	Expiry date	The date that the programme expires.
	Narrative	General text narrative field.

After entering the details and selecting a **Customer**, two additional fields are displayed.

Supply chain finance programme - New

▼ Supply chain finance programme

Main banking entity	MBWW	Misys Bank - Worldwide
Programme identifier	ATLANTGEN006	Programme name
Customer (MBWW)	ATLANT GEN	<input type="checkbox"/> Participation deal exists
Type	<---->	Sub-type
Credit limit		
Available amount		
Sales contract reference		Start date
Status	<---->	Expiry date
Narrative		

Add**OK****Cancel****Clear**

Field	What to Enter
Credit Limit	The maximum credit limit applicable to the programme. Invoices may be recorded and financed up to this limit.
Available Amount	The amount of the credit limit currently available

When **Type** and **Sub-type** has been selected, the following additional fields are displayed. Note that these fields are not available if sub-type is 'Pool based factoring'.

Supply chain finance programme - New

▼ Supply chain finance programme

Main banking entity	MBWW	Misys Bank - Worldwide
Programme identifier	ATLANTGEN006	Programme name
Customer (MBWW)	ATLANT GEN	<input type="checkbox"/> Participation deal exists
Type	Buyer centric	Sub-type
Credit limit		
Available amount		
Sales contract reference		Start date
Status	<---->	Expiry date
Narrative		
Buyer centric finance product type		
Invoice uploaded by		Finance requested by
Finance debit party		Finance to party
<input checked="" type="checkbox"/> Buyer acceptance required		

Add**OK****Cancel****Clear**

Field	What to Enter
Buyer Centric Finance Product type	The product type to be used for the specific programme. The selected product type will determine the default values for specific fields in the finance transaction.
Invoice uploaded by	The party who will be able to upload the invoice for a specific programme. For transactions requested from a corporate access system. Field is view only.
Finance requested by	The party who will be able to request financing of the invoice for a specific programme. For transactions requested from a corporate access system. Field is view only.

Field	What to Enter
✓ Finance debit party	The debit party of the financing transaction. Value for this field will be used in financing transactions. Finance debit party is defaulted from the programme type and subtype.
✓ Finance to party	The party who the requested financing will be credited to. This party is used in financing transactions.
✓ Buyer acceptance required	For transactions requested from a corporate access system. Field is view only.

Click **Add** and then **OK**.

You can also use the Copy button in the SCF programme – filters screen to copy the details of an existing programme for a customer. Note that the new programme must have its own unique identifier.

Amending a Programme

You can amend the details of a programme by selecting a programme from the Supply chain finance programme list and clicking the Update button.

Supply chain finance programme - Update

Maintenance details

View changes...

Supply chain finance programme

Main banking entity	MBWW	Misys Bank - Worldwide	
Programme identifier	ATLANTGEN006	Programme name	ATLANT GENERAL 006
Customer (MBWW)	ATLANT GEN	Participation deal exists	<input checked="" type="checkbox"/>
Type	Buyer centric	Sub-type	R
Credit limit	6,500,000.00 GBP	Programme exposure	Programme exposure
Available amount	6,500,000.00 GBP	Start date	8/13/16
Sales contract reference	SC Ref 028 15	Expiry date	2/13/17
Status	Active		
Narrative	Invoices for shipments of general merchandise		
Buyer centric finance product type	BUYER CENTRIC FINANCE 1	Finance requested by	Buyer
Invoice uploaded by	Buyer	Finance to party	Buyer
Finance debit party	Buyer		
Buyer acceptance required	<input checked="" type="checkbox"/>		

OK Cancel

Click **OK** to save the changes.

Deleting a Programme

You can delete a programme by selecting a programme from the Supply chain finance programme list and clicking the Delete button. The programme will be deleted after overnight processing.

Viewing a Programme's Exposure

Clicking **Programme Exposure** displays the Programme Exposure Breakdown window. This window shows the programme's current exposure.

Beyond that, different information is shown depending on whether the programme relates to buyer or seller centric finance, or pool based factoring.

For a pool based factoring programme, selecting the Show Exposure Details field, lists all the exposure entries relating to drawdowns and settlements recorded against the programme.

▼ Programme exposure breakdown					
Programme	ATLANTGEN006	<input checked="" type="checkbox"/> Show exposure details		Refresh	
Advance limit amount	7,000,000.00 GBP	Available advance amount		6,990,237.51 GBP	
Buyer	Master reference	Invoice reference	Issue date	Settlement date	Advance
ATLANT GEN	IRF00000012MBWW	FIN001	08/01/13	08/02/13	08/01/13 500.00 USD
ATLANT GEN	IRF00000013MBWW	WIC567	08/01/13	08/03/13	08/01/13 462.00 USD
ATLANT GEN	IRF00000014MBWW	EK00092	08/01/13	08/04/13	08/01/13 5,280.00 USD

The exposure value of each invoice is shown in the drawdown currency or invoice settlement currency, and also in the limit currency, calculated using current spot exchange rates.

For a buyer or seller centric programme, selecting the Show Exposure Details field lists all the exposure entries relating to financed invoices recorded against the programme.

The value of each advance is shown in the currency of the advance, and also in the limit currency, calculated using current spot exchange rate.

The values shown in these windows are recalculated during overnight processing using the latest spot exchange rates. The Reservation column indicates whether an exposure entry represents actual exposure (Y) or just a reservation (N).

Buyers

The system permits you to set up buyers for use in both buyer and seller centric finance programmes. Under a buyer centric programme, the buyer is typically a customer of your bank with whom you have established credit lines. For seller centric finance, the buyer may, or may not be a customer of your bank, but they will have a relationship with the programme seller.

Under a buyer centric programme, you can assign a single buyer via the Buyers button. You can search for and select the buyer using the 'Customers' filter.

A seller centric programme will have a single seller but one or more buyers, depending on the seller's trading relationships. Buyers are added to a seller centric programme in the same way as a buyer centric one. They may, or may not be customers of your bank.

Select the Supply chain finance|Programmes menu option.

Supply chain finance programme selection

* Supply chain finance programme - filters

Source banking business	Misys Bank Worldwide.	Programme identifier	%
Programme name	%b	Customer	
Type	Buyer centric	Sub-type	
Status	<---->		

Refresh

Programme identifier	Programme name	Customer	Type	Sub-type code	Sub-type description	Status	Flagged for removal
ABC BC 001	ABC Buyer Centric 001	CMNCHG	Buyer centric	ABC001	ABC SUB TYPE 001	Active	N
ABC BC 002	ABC Buyer Centric 002	CMNCHG	Buyer centric	ABC002	ABC SUB TYPE 002	Active	N
ATLANTGEN001	ATLANTIC GENERAL 001	ATLANT GEN	Buyer centric	R	Buyer centric finance	Active	N
ATLANTGEN002	ATLANTIC GENERAL 002	ATLANT GEN	Buyer centric	R	Buyer centric finance	Active	N
ATLANTGEN003	ATLANTIC GENERAL 003	ATLANT GEN	Buyer centric	R	Buyer centric finance	Active	N
ATLANTGEN006	ATLANTIC GENERAL 006	ATLANT GEN	Buyer centric	R	Buyer centric finance	Active	N

New... **Update...** **Delete...** **View...**
Buyers... **Sellers...** **Seller / buyer relationships...**

On the screen that appears, select a buyer centric programme then click **Buyers**.

Use the filter fields in the usual way to limit the display.

You can use this window to create, amend and delete buyers in the usual way.

Note: You cannot delete a buyer who is linked in a relationship with a seller - the seller/buyer relationship link must be deleted first, but this is prevented if active invoices still exist. Also, when you delete a buyer, the buyer's details are not immediately removed from the system - the buyer's status is set to 'Blocked' and the buyer is flagged for removal (the 'N' in the Flagged for removal column changes to a 'Y'). The buyer's details are then removed from the programme during overnight processing, unless relationships still exist for the buyer. This means that the buyer can be reactivated if necessary before overnight processing begins.

To enter details of a new buyer click **New**.

Supply chain finance buyer - New

* Supply chain finance buyer

Programme identifier	ATLANTGEN006	Customer (MBWW)	ATLANT GEN
Buyer	ATLANT GEN	Status	Active
Full name	Atlantic General Plc (London)	Language	
Invoice concentration limit	10,000,000.00 USD	SWIFT compatible address	Atlantic General Plc 225 Queens Road London England
Available amount	10,000,000.00 USD	Telex	
Country	US	Answerback	
Salutation	Dear Mr Smith	Transfer method	MT
Address	Atlantic General Plc 225 Queens Road London England		
ZIP	EC11		
Phone			
Fax			
E-mail			
SWIFT BIC			

Add **OK** **Cancel** **Clear**

It is mandatory to add an Invoice concentration limit for the buyer.

For an existing buyer, the Buyer Exposure button displays details of any invoices outstanding against that buyer (see page 60).

The following table lists the fields used to define a new buyer and explains what to enter into them:

Field	What to Enter
✓ Programme Identifier	The unique identifier for the programme.
✓ Buyer	The buyer's short name.
Customer	If the buyer is also a customer of your bank, enter their unique customer ID here. The system retrieves and displays any information already entered for that customer.
Full Name	The buyer's full name.
✓ Invoice Concentration Limit	<p>The invoice concentration limit allocated to this buyer. If a default currency has been set using the system option FactoringLimitsCurrency, then this is the currency used here. Otherwise, local currency is used as the default, and can be overridden.</p> <p>The limit defined here is the total face value of unpaid or outstanding invoices that can be recorded against this buyer at any one time.</p> <p>If you set this figure to zero, then the limits set for all seller/buyer combinations involving this buyer are also automatically set to zero.</p>
Available Amount	<p>The buyer's unutilised limit amount. This figure is calculated as the invoice limit amount (defined above) less any exposure resulting from invoices raised against the buyer. See the <i>Supply chain Finance User Guide – Fusion Trade Innovation</i> for details of this calculation.</p> <p>This figure is used for limit checking purposes during transaction processing when the input clerk is recording new invoices or amending existing ones.</p> <p>It is updated by the system as invoices for this buyer are entered, amended, settled or cancelled.</p> <p>The Buyer Exposure button displays details of the buyer's current exposure - see the next section.</p>
Status	The buyer's status. Once you have entered details of a buyer you can use this field to change their status from 'Active' (the default) to 'Blocked' or 'Referred' if circumstances require.
	When calculating the amount available for drawdown, the system disregards invoices against buyers whose status is not 'Active'.
Country	The buyer's country of residence.
Language	The language to be used for documents. If blank, the language used is English.
Salutation	<p>The text to appear at the beginning of correspondence sent to the buyer. Depending on how document templates have been set up, you can enter just a salutation, for example 'Dear Sir'; a salutation, such as 'Dear', followed by a name; or, if the salutation has been included in the document template, just a name.</p> <p>See the <i>System Tailoring User Guide – Fusion Trade Innovation</i> for more information on document templates.</p>
✓ Address	<p>The buyer's prime address, up to five lines, used for mailing purposes.</p> <p>If the buyer is a customer of your bank, the address is taken from their customer details. If the buyer is not a customer of your bank, you should adopt the same approach to entering address details here as when entering address details for customers.</p>
	During transaction processing the first line of the address can be used for partial searches in the Full Name field in browser windows.
ZIP	The post code or ZIP code.
Phone	The buyer's telephone number.
Telex	The buyer's telex number.

	Field	What to Enter
	Fax	The buyer's fax number.
	Answerback	The buyer's fax number.
✓	Transfer Method	The transfer method to be used for correspondence.
	SWIFT BIC	The buyer's SWIFT BIC address (see page 121), if relevant. If your bank uses a SWIFT BIC file you can use the browser to select an address from that file, although the value you enter here is not required to match with an entry on the SWIFT BIC file.

Under a Seller centric programme, you may add a number of buyers. Each buyer is added as an individual record on the system and once created, may be filtered on in the normal way:

Supply chain finance buyer selection

▼ Supply chain finance buyer - filters

Source banking business	Misys Bank Worldwide.	Type	Seller centric			
Programme identifier	ATLANTGEN005	Buyer	Customer			
Buyer	9%	Customer	Refresh			
Programme identifier	Buyer programme	Buyer	Full name	Customer	Status	Flagged for removal
ATLANTGEN005	ATLANTIC GENERAL 005	GLOBAL	Global Explorations (London)	GLOBAL	Active	N
ATLANTGEN005	ATLANTIC GENERAL 005	OCL	Overseas Containers Limited	OCL	Active	N
ATLANTGEN005	ATLANTIC GENERAL 005	WALTON	Walton Manufactory Ltd	WALTON	Active	N

New... Update... Delete... View... Copy...

Viewing a Buyer's Exposure

▼ Buyer exposure breakdown

Buyer (ATLANTGEN006) <input type="text"/>	ATLANT GEN <input type="text"/>	Show exposure details <input checked="" type="checkbox"/>	Refresh		
Limit amount <input type="text"/>	10,000,000.00 GBP <input type="text"/>	Available amount <input type="text"/>	9,672,967.60 GBP <input type="text"/>		
Master reference	Invoice reference	Issue date	Settlement date	Face value	Face value (limit ccy) Reservation
INV00000024MBWW		08/01/13	08/02/13	10,000.00 USD	15,640.00 GBP N
INV00000025MBWW		08/01/13	08/03/13	23,100.00 USD	36,128.40 GBP N
INV00000027MBWW		08/01/13	08/04/13	176,000.00 USD	275,264.00 GBP N

The Buyer Exposure Breakdown window shows the buyer's current exposure. Check the Show Exposure Details field to list all the invoice-related exposure entries recorded against the buyer. The face value of each invoice is shown in the currency of the invoice, and also in the limit currency, calculated using current spot exchange rate. These values are recalculated during overnight processing using the latest spot exchange rates.

The Reservation column indicates whether exposure arising from an invoice is actual exposure (Y) or just a reservation (N).

Sellers

The system permits you to set up sellers for use in both seller and buyer centric finance programmes. Under a seller centric programme, the seller may be a customer of your bank. For buyer centric finance, the seller may, or may not be a customer of your bank, but they will have a relationship with the programme buyer.

Under a seller centric programme, you can assign a single seller via the Sellers button. You can search for and select the seller using the 'Customers' filter.

A seller centric programme will have a single seller but one or more buyers, depending on the seller's trading relationships. Buyers are added to a seller centric programme in the same way as a buyer centric one. They may or may not be customers of your bank.

Select the Supply chain finance|Programmes menu option.

Supply chain finance programme selection

▼ Supply chain finance programme - filters

Source banking business	Misys Bank Worldwide.	Programme identifier	%
Programme name	%	Customer	
Type	Seller centric	Sub-type	
Status	<---->		

Refresh

Programme identifier	Programme name	Customer	Type	Sub-type code	Sub-type description	Status	Flagged for removal
ATLANTGEN004	ATLANTIC GENERAL 004	ATLANT GEN	Seller centric	D	Seller centric finance	Active	N
ATLANTGEN005	ATLANTIC GENERAL 005	ATLANT GEN	Seller centric	D	Seller centric finance	Active	N

On the screen that appears, select a seller centric programme then click the Sellers button.

Supply chain finance seller selection

▼ Supply chain finance seller - filters

Source banking business	Misys Bank Worldwide.	Type	Seller centric
Programme identifier	ATLANTGEN005	Customer	ATLANT GEN
Seller	%		

Refresh

Programme identifier	Seller programme	Seller	Full name	Customer	Status	Flagged for removal
ATLANTGEN005	ATLANTIC GENERAL 005	ATLANT GEN	Atlantic General Plc (London)	ATLANT GEN	Active	N

You can use this window to create, amend and delete sellers in the usual way.

To enter details of a new seller, click **New**.

Supply chain finance seller - New

▼ Supply chain finance seller

Programme identifier	ATLANTGEN005	Customer (MBWW)	ATLANT GEN
Seller	ATLANT GEN	Status	Active
Full name	Atlantic General Plc (London)	Language	
Country	US	SWIFT compatible address	Atlantic General Plc 225 Queens Road London England
Salutation	Dear Mr Smith	Telex	
Address	Atlantic General Plc 225 Queens Road London England	Answerback	
ZIP	EC1 2SJ	Transfer method	MT
Phone	0208 569 2013		
Fax			
E-mail	AtlantGen@Pipex.com		
SWIFT BIC			

The following table lists the fields used to define a new seller and explains what to enter into them:

	Field	What to Enter
	Programme Identifier	The unique identifier for the programme.
✓	Seller	The seller's short name.

	Field	What to Enter
	Customer	If the seller is also a customer of your bank enter their unique customer ID here. The system retrieves and displays any information already entered for that customer.
	Full Name	The seller's full name.
	Status	The seller's status. Once you have entered detailed of a seller you can use this field to change their status from 'Active' (the default) to 'Blocked' or 'Referred' if circumstances require.
		When calculating the amount available for drawdown, the system disregards invoices against sellers whose status is not 'Active'.
	Country	The seller's country of residence.
	Language	The language to be used for documents. If blank, the language used is English.
	Salutation	<p>The text to appear at the beginning of correspondence sent to the seller. Depending on how document templates have been set up, you can enter just a salutation, for example 'Dear Sir'; a salutation, such as 'Dear', followed by a name; or, if the salutation has been included in the document template, just a name.</p> <p>See the <i>System Tailoring User Guide – Fusion Trade Innovation</i> for more information on document templates.</p>
✓	Address	<p>The seller's prime address, up to five lines, used for mailing purposes.</p> <p>If the seller is a customer of your bank, the address is taken from their customer details. If the seller is not a customer of your bank, you should adopt the same approach to entering address details here as when entering address details for customers.</p> <p>During transaction processing the first line of the address can be used for partial searches in the Full Name field in browser windows.</p>
	ZIP	The post code or ZIP code.
	Phone	The seller's telephone number.
	Telex	The seller's telex number.
	Fax	The seller's fax number.
	Answerback	The seller's fax number.
✓	Transfer Method	The transfer method to be used for correspondence.
	SWIFT BIC	The seller's SWIFT BIC address (see page 121), if relevant. If your bank uses a SWIFT BIC file you can use the browser to select an address from that file, although the value you enter here is not required to match with an entry on the SWIFT BIC file.

Under a Buyer centric programme, you may add a number of Sellers. Each seller is added as an individual record on the system and once created, may be filtered on in the normal way:

Supply chain finance seller selection

▼ Supply chain finance seller - filters

Source banking business

Misys Bank Worldwide.

▼

Programme identifier

ATLANTGEN006

▼

Type

Buyer centric

▼

Seller

%Customer 

Programme identifier	Seller programme	Seller	Full name	Customer	Status	Flagged for removal
ATLANTGEN006	ATLANTIC GENERAL 006	WIC TOR	World Industries Corporation Ltd	WIC TOR	Active	N
ATLANTGEN006	ATLANTIC GENERAL 006	ESKIMO OIL	Eskimo Oil and Power Limited	ESKIMO OIL	Active	N
ATLANTGEN006	ATLANTIC GENERAL 006	EASTRN	Eastern Oil Multinational	EASTRN	Active	N
ATLANTGEN006	ATLANTIC GENERAL 006	SFIMP SFR	San Francisco Import and Export	SFIMP SFR	Active	N

Seller/Buyer Relationships and Limits

Seller/buyer relationships are recorded, and limits set against them using the Supply chain Finance|Programmes menu option.

Supply chain finance programme selection

▼ Supply chain finance programme - filters

Source banking business	Misys Bank Worldwide.	Programme identifier	%
Programme name	%	Customer	<input type="button" value="Search"/>
Type	<---->	Sub-type	<input type="button" value="Search"/>
Status	<---->		

Programme identifier	Programme name	Customer	Type	Sub-type code	Sub-type description	Status	Flagged for removal
ABC BC 001	ABC Buyer Centric 001	CMNCHG	Buyer centric	ABC001	ABC SUB TYPE 001	Active	N
ABC BC 002	ABC Buyer Centric 002	CMNCHG	Buyer centric	ABC002	ABC SUB TYPE 002	Active	N
ATLANTGEN001	ATLANTIC GENERAL 001	ATLANT GEN	Buyer centric	R	Buyer centric finance	Active	N
ATLANTGEN002	ATLANTIC GENERAL 002	ATLANT GEN	Buyer centric	R	Buyer centric finance	Active	N
ATLANTGEN003	ATLANTIC GENERAL 003	ATLANT GEN	Buyer centric	R	Buyer centric finance	Active	N
ATLANTGEN004	ATLANTIC GENERAL 004	ATLANT GEN	Seller centric	D	Seller centric finance	Active	N
ATLANTGEN005	ATLANTIC GENERAL 005	ATLANT GEN	Seller centric	D	Seller centric finance	Active	N
ATLANTGEN006	ATLANTIC GENERAL 006	ATLANT GEN	Buyer centric	R	Buyer centric finance	Active	N

On the screen that appears, select a buyer or a seller programme then click **Seller/Buyer Relationships**.

Supply chain finance seller / buyer relationship selection

▼ Supply chain finance seller / buyer relationship - filters

Source banking business	Misys Bank Worldwide.	Programme identifier	ATLANTGEN006
Seller	%	Buyer	%
Type	Buyer centric	Sub-type	Buyer centric finance

Programme identifier	Seller programme	Seller	Full name	Buyer programme	Buyer	Full name	Flagged for removal
ATLANTGEN006	ATLANTGEN006	EASTRN	Eastern Oil Multinational	ATLANTGEN006	ATLANT GEN	Atlantic General Plc (London)	N
ATLANTGEN006	ATLANTGEN006	ESKIMO OIL	Eskimo Oil and Power Limited	ATLANTGEN006	ATLANT GEN	Atlantic General Plc (London)	N
ATLANTGEN006	ATLANTGEN006	SFIMP SFR	San Francisco Import and Export	ATLANTGEN006	ATLANT GEN	Atlantic General Plc (London)	N
ATLANTGEN006	ATLANTGEN006	WICTOR	World Industries Corporation Ltd	ATLANTGEN006	ATLANT GEN	Atlantic General Plc (London)	N

You can use this window to create, amend and delete seller/buyer relationships in the usual way.

Note: You cannot delete a seller who is linked in a relationship with a buyer - the seller/buyer relationship link must be deleted first but this is prevented if active invoices still exist. Also, when you delete a seller, the seller's details are not immediately removed from the system - the seller's status is set to 'Blocked' and the buyer is flagged for removal (the 'N' in the Flagged for Removal column changes to a 'Y'). The seller's details are then removed from the programme during overnight processing, unless relationships still exist for the seller. This means that the seller can be reactivated if necessary before overnight processing begins.

To enter details of a new seller/buyer relationship click **New**.

Supply chain finance buyer / seller relationship - New

Seller / Buyer relationship details

Programme identifier	ATLANTGEN006	Buyer (ATLANTGEN006)	ATLANT GEN
Seller (ATLANTGEN006)	SFIMP SFR		
Finance by	Buyer centric finance		
Advance limit amount	5,000,000.00 GBP		
Available limit amount	5,000,000.00 GBP		
Discount percentage	5.0	<input checked="" type="checkbox"/> With recourse	
Maximum period	30 Days	<input checked="" type="checkbox"/> Disclosed	
Additional details	<input checked="" type="checkbox"/> Calculate eligibility from date of receipt		

Add OK Cancel Clear

Use the Seller field to select the seller. The Finance by field then changes to show whether the relationship is being established under a seller or buyer centric programme. The following table explains what to enter into the fields used to define a seller/buyer relationship:

Use the Seller field to select the seller. The Finance By field then changes to show whether the relationship is being established under a seller or buyer centric programme. The following table explains what to enter into the fields used to define a seller/buyer relationship:

	Field	What to Enter
	Seller	The seller for the programme.
	Buyer	The buyer's for the programme.
	Advance Limit Amount	<p>The advance limit allocated to this seller/buyer relationship.</p> <p>The figure entered here defines the limit for financing against invoices for the buyer or seller, depending on whether the programme is buyer or seller centric.</p> <p>If a default currency has been set using the system option <i>SupplyChainFinanceLimitsCurrency</i>, then this is the currency used here. Otherwise, local currency is used as the default, and can be overridden.</p> <p>If the buyer's invoices limit is ever set to zero, then this figure is also set to zero automatically by the system.</p>
	Available Limit Amount	<p>The unutilised advance limit amount for the seller/buyer relationship. This figure is calculated as the advance limit amount (defined above) less any exposures resulting from discounting individual invoices. See the <i>Supply chain Finance User Guide – Fusion Trade Innovation</i> for details of this calculation.</p> <p>This figure is used in discounted advance calculations. It limits the amount available to the customer as an advance, against an invoice for this buyer.</p> <p>It is updated by the system whenever invoices are discounted and advances are settled for this buyer.</p>
	Discount percentage	<p>The percentage of the value of invoices for this seller/buyer relationship eligible for financing. It must be set to a value in the range 0 – 100.</p> <p>This is used in finance calculations.</p>
	With Recourse	Indicate whether invoices from the seller or buyer (depending on whether buyer or seller centric) are with recourse or not. The value entered here is used as the default when details of the customer's invoices raised against this buyer are recorded in the system.
	Disclosed	Not used for Pool based factoring (since all Pool based factoring invoices are considered disclosed).
	Maximum Period	The period defined here is used to validate whether the invoice settlement date for invoices for this seller/buyer relationship is within the agreed term. If an invoice's due

Field	What to Enter
	date falls within the period specified here, measured against the current processing date, it is eligible for drawdown.
Calculate Eligibility From Date Of Receipt	Indicate whether invoice eligibility should be calculated from the date of receipt of an invoice, rather than from the date of issuance of an invoice.
Additional Details	Any additional information applicable to invoices for this seller/buyer relationship.
Vendor code	Permits entry of a unique reference ID of the counterparty to default into transactions.

Viewing the Programme/buyer Exposure

Clicking **Programme/buyer Exposure** displays a window that shows the programme's current exposure at the seller/buyer level.

Buyer	Master reference	Invoice reference	Issue date	Settlement date	Advance date	Advance	Advance (limit ccy)	Reservation
WALTON	IDS00000001MBWW	WAL023	08/01/13	04/02/13	10/01/13	14,068.00 USD	22,002.35 GBP	N
WALTON	IDS00000002MBWW	WAL024	10/01/13	28/01/13	10/01/13	5,361.08 USD	8,384.73 GBP	N
WALTON	IDS00000003MBWW	WAL027	10/01/13	04/02/13	10/01/13	7,694.64 USD	12,034.42 GBP	N

Check the Show Exposure Details field to list all the exposure entries relating to financed advances recorded against the seller/buyer limit. The value of each advance is shown in the currency of the advance, and also in the limit currency, calculated using current spot exchange rate. These values are recalculated during overnight processing using the latest spot exchange rates.

The Reservation column indicates whether an exposure entry represents actual exposure (Y) or just a reservation (N).

Interfacing to a Corporate Access System

When Fusion Trade Innovation is interfaced with a corporate access system, the following supply chain finance static data can be sent to and received from the system. This takes place upon successful creation, update and/or deletion.

- Programmes
- Programme sub-types
- Buyers
- Sellers
- Buyer / Seller relationships

The messages used to download these details are defined via the **Branch level data | Download | Define static data messages** menu item.

The automatic downloading of this data and the sending of subsequent updates are controlled by the following system options:

System Option	Description
DownloadSCFProgrammesFromBranch	This option is used to define the source banking businesses from which supply chain finance programme information is required by the corporate access system. Enter either <ALL> or nominated source banking businesses in the format XXXX,YYYY e.g. MB01,MB02

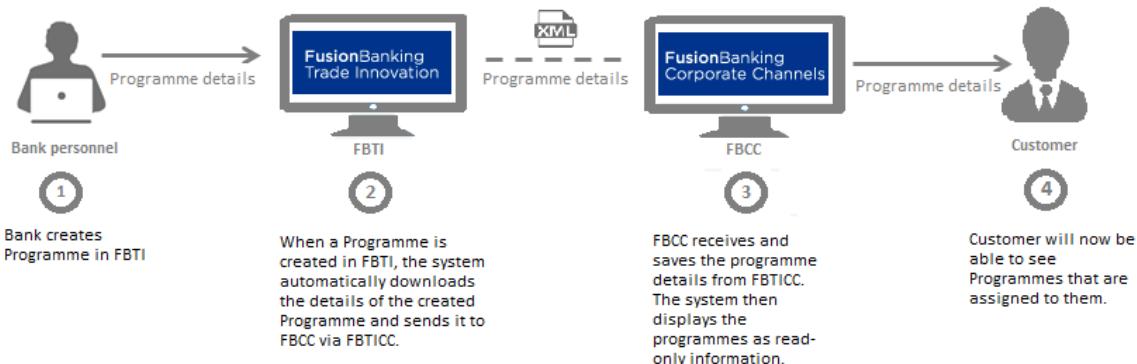
System Option	Description
DownloadSCFProgrammeChanges	If set to Yes, the corporate access system receives supply chain finance programme change information from Fusion Trade Innovation. If set to No, changes are not downloaded

The download messages allow full details to be sent to any corporate access system.

When Fusion Trade Innovation Supply Chain Finance is used with Fusion Corporate Channels, the content of all download messages are used in processing by Fusion Corporate Channels. For other corporate access systems, all programmes and buyer/seller data, etc. may not be required and the messages should be tailored accordingly.

Creation of Supply chain finance programmes

The following example shows how supply chain finance programmes are created between Fusion Trade Innovation and Fusion Corporate Channels.



Programmes can only be created and modified in Fusion Trade Innovation.

Whenever a programme is created, updated or deleted, Fusion Trade Innovation sends messages detailing the changes to Fusion Corporate Channels.

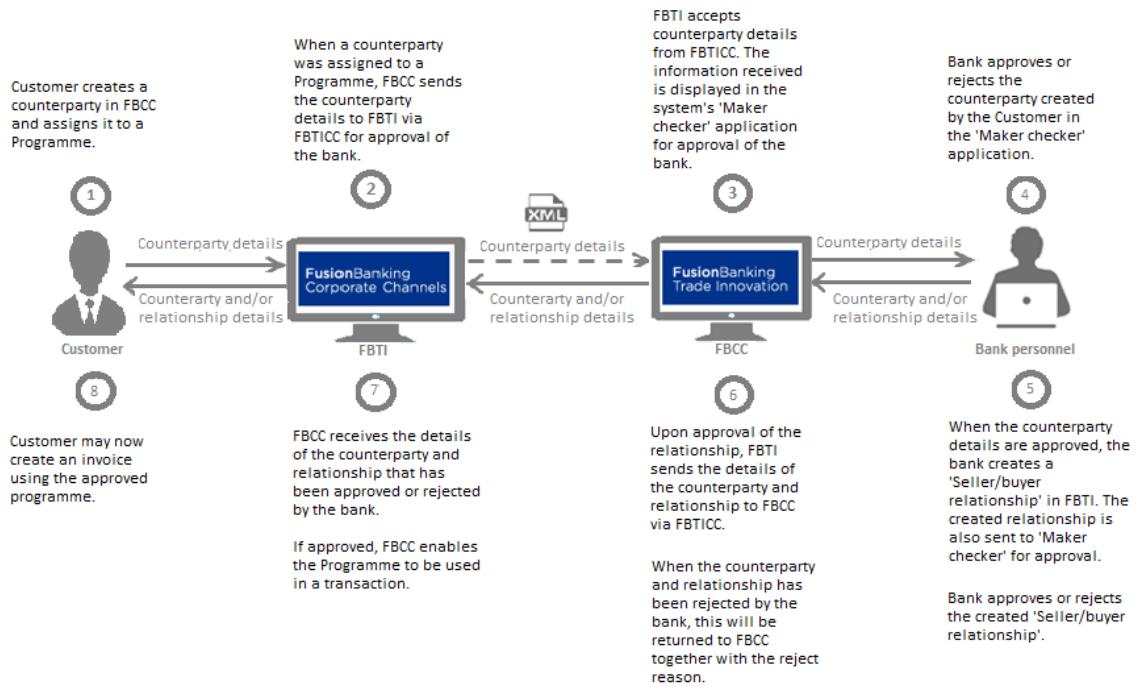
The available limits associated with a programme are also updated as a result of processing every transaction and the updated details are sent from Fusion Trade Innovation to Fusion Corporate Channels.

Note: Only programmes with sub-types that are not 'Pool based factoring' are sent to Fusion Corporate Channels.

Assignment of counterparty in a programme

Once a programme is available in Fusion Corporate Channels, the customer can create and/or assign counterparties to the programmes. Below is an example of how counterparties are expected to be onboarded in both systems.

Counterparty on-boarding works in conjunction with 'Maker checker' functionality allowing the bank to 'Approve' or 'Reject' the counterparty details. You need to ensure that the relevant maker checker system options are enabled. You may refer to *Maker Checker User Guide – Fusion Trade Innovation* on how to set-up maker checker.



Whenever counterparty or relationship details are updated, Fusion Trade Innovation sends messages detailing the changes to Fusion Corporate Channels to ensure that the information in both systems is in step. The available limits associated with a counterparty and relationship are also updated as a result of processing every transaction and the updated details are sent from Fusion Trade Innovation to Fusion Corporate Channels.

Account Officers

The system allows you to set up account officers and then assign them to customers as you enter customer details. An account officer can be defined as individual members of staff or as a department, and is responsible for the customers assigned to them.

When you select the General|Account Officers menu option the system lists existing account officers by their code and name.

If Maker Checker is being used in your system, you will only be allowed to view this function. Any changes will need to be made in the Maker Checker application. See the *Maker Checker User Guide – Fusion Trade Innovation* for further details.

The screenshot shows a search interface for account officers. At the top, there are input fields for 'Code' and 'Description', both containing the placeholder '%'. Below these are two buttons: 'Refresh' and a blue rectangular button. A table below the search fields displays one row of data: 'Code' (TF) and 'Description' (Trade finance department). At the bottom of the interface are four buttons: 'New...', 'Update...', 'Delete...', and 'View...'. There is also a 'Copy...' button located between 'Update...' and 'Delete...'.

To create a new account officer click **New**.

The screenshot shows a form for entering account officer details. It includes fields for 'Code', 'Name', 'Address', 'ZIP', 'Extension', 'Fax', 'Language', 'Department', 'Phone', 'Telex', 'Answerback', and 'Transfer method'. Each field has a corresponding input box. At the bottom of the form are four buttons: 'Add', 'OK', 'Cancel', and 'Clear'.

The following table explains what to enter into these fields to define a new account officer:

Field	What it Holds
Code	A unique alphanumeric code for the account officer.
Department	The department to which the account officer belongs.
Name	The name of the member of staff or department acting as account officer.
Address	The account officer address. This is used for producing approval forms for credit risk management purposes only.
ZIP	The post code or ZIP code. This is a free format field.
Phone	The account officer's telephone number at this address. This is a free format field.
Extension	The account officer's telephone extension at this address. This is a free format field.
Telex	The account officer's telex number at this address. This is a free format field.
Fax	The account officer's fax number at this address. This is a free format field.
Answerback	The account officer's answerback number at this address. This is a free format field.
Language	The language in which documents for this address are to be produced. If blank, the language used is English.
Transfer Method	The transfer method to be used for correspondence for this address.

Customer Charge Groups

When you select the General|ChargeGroups menu option the system lists existing customer charge groups using their code and description.

The screenshot shows a search interface for customer charge groups. It includes fields for 'Code' and 'Description', a 'Refresh' button, and buttons for 'New...', 'Update...', 'Delete...', 'Copy...', and 'View...'.

The system permits you to delete a customer group while it still has customers attached to it, but will produce a warning message in such circumstances.

To create a new customer charge group click **New...**.

The screenshot shows a form for adding a new customer charge group. It includes fields for 'Code' and 'Description', and buttons for 'Add', 'OK', 'Cancel', and 'Clear'.

Use the Code field to enter a unique alphanumeric code for the customer charge group, then enter a description for the customer charge group into the Description field.

Customer Groups

The system allows you to group customers together using a group identifier. You can assign customers to a group when you first enter their details or through subsequent maintenance.

Groups are defined at the same level as the customer source banking business allowing a group to be associated with any customer belonging to that part of the bank's business. When a customer is added through the customer service or replication, the system will check if the Group already exists in the data and if not, a group record will be created.

When you select the Customer Maintenance|Groups menu option the system lists existing customer groups using their code and description for the source banking business selected.

If Maker Checker is being used in your system, you will only be allowed to view this function. Any changes will need to be made in the Maker Checker application. See the *Maker Checker User Guide – Fusion Trade Innovation* for further details.

The screenshot shows a search interface for customer groups based on a selected 'Source banking business'. It includes a dropdown for 'Source banking business' set to 'Misys Head Office Branch', and fields for 'Code', 'Parent group', and 'Account officer'. Below is a table of customer groups:

Code	Description	Parent group	Country	Account officer
ALBION	Albion Oil	UKOIL	GB	HM
NSOWW	NSO World wide		GB	HM
SCOTIA	Scotia Oil	UKOIL	GB	HM

At the bottom are buttons for 'New...', 'Update...', 'Delete...', 'Copy...', and 'View...'.

The window displayed can be used to list all the customer groups set up on the Fusion Trade Innovation database alphabetically by customer group identifier. You can view or amend the details of a customer group hierarchy by selecting it and clicking either **View** or **Update**.

To create a new customer group click **New**.

Group - New

Group

Code	IEOIL	Description	Eire Oil
------	-------	-------------	----------

Group details

Parent (MBUK1) ?	WWOIL
Country ?	IE
Account officer ?	HM

Group hierarchy

GROUP: WWOIL - World Wide Oil
GROUP: IEOIL - Eire Oil

Refresh

Add **OK** **Cancel** **Clear**

Use the Code field to enter a unique alphanumeric code for the customer group, then enter a description for the customer group into the Description field.

Use the browser buttons in the Group details pane to select the customer group's parent group, country and account officer. These fields are optional. Click **Add** to save the new group.

If you enter a parent group, when you click **Refresh** the system displays the hierarchy in the Group Hierarchy field.

Customer Types

When entering details of a new customer, you must assign that customer a customer type. Customer types consist of a type code, a description and a qualifier - one of the following values:

- Customer/Corporate
- Bank
- Correspondent

These qualifiers enable users to restrict the display in the Customer Browser window to customers of a particular type.

When you select the General|Customer Types menu option, the system lists existing customer types by code, showing their description and category.

Customer type - filters			
Type	Description	Description	%
AA	Head Office	Customer/Corporate	N
AB	Branch	Customer/Corporate	N
AC	Holding Company	Customer/Corporate	N
AD	Subsidiary	Customer/Corporate	N
BA	Correspondent Bank	Bank	N
BB	Commercial Bank	Correspondent	N
BC	Central Bank	Correspondent	N
BD	Government Bank	Bank	N
BE	Offshore Banking Unit	Bank	N

[New...](#) [Update...](#) [Delete...](#) [View...](#)
[Copy...](#)

If your bank is using Departmental limits, the suppress limit check is set is displayed.

To create a new customer type click **New**.

Customer type - New			
Customer type details			
Type code	AB		
Description	Branch		
Qualifier	Bank	<input type="button" value="▼"/>	
	<input type="checkbox"/> Suppress limit checking		
Add	OK	Cancel	Clear

Use the Type Code field to enter a unique alphanumeric code for the customer type. Enter a meaningful description of the customer type into the Description field.

Use the Qualifier field to select which category - Customer/Corporate, Bank or Correspondent - the customer type belongs to.

Check Suppress limit checking if limit checking is not required for this type of customer.

Accounts

This chapter explains how to set up accounts - customer accounts, charge accounts and internal accounts - and the parameters that govern how they behave, including:

- Charge codes used for charge profit and loss accounting
- System parameters used for internal liability contra and suspense accounts
- Account types, which determine the basic characteristics of the account
- Transaction codes, which determine whether available balance checking is to be performed

Accounts in Fusion Trade Innovation

The system allows account details to be retrieved from different sources for different parts of the bank's business. This source is determined by the 'service' associated with the main banking entity that represents a single General Ledger. The service definition allows accounts to be retrieved from either:

- An internal service – where details are added manually in the system or replicated to the system from an external system or
- An external service – where real time requests are made to an external system to open accounts or retrieve account details

The system permits you to define three types of account:

- Customer accounts - accounts for customers, including other banks, corporations and private individuals
- Internal accounts - used by your bank as contra accounts used for recording liability, accruals and suspense accounts
- Charge accounts - which are used as profit-and-loss accounts to receive charge income. These are also a type of internal account

Account numbers are uniquely identified by a back office account key which is up to 34 alphanumeric characters.

Account Branch Change

The system allows external systems to pass details of account branch changes allowing your bank to amend the branch of a customer accounts e.g. where a customer's accounts are moved to another branch. Any requested changes to a customer's accounts are stored and applied to the database during the next overnight processing, see the *Business Operations Guide – Fusion Trade Innovation*.

Note: When account branch changes are applied to a completed event, account details included in release items, such postings are not updated by the account branch change to ensure that historical entries show the original account number. However, when viewing the event input fields for completed events any account number shown will display the new account number (as the underlying account data referenced has been changed).

Account Browser

The account browser allows you to search on Customer, Charge (SK), or Internal (SP) accounts.

Account maintenance

▼ Account - filters

Main banking entity	MBWW	Branch	%
Filter type	Customer	Account type	%
Customer	%	Account format	%
Currency	%	Back office	%
Account number			
Short name	%		Refresh

▼ Results

Branch	Identifier	Account type	Currency	Back office account	Short name	Other accounts	Description
CITY	GREEN	RA	SGD	BO-CITY-GREEN-RA- SGD-1 9998123402 GBP CA 001	R Green	EXT-CITY-GREEN-RA- SGD-1	LC Issued
KBSL	GREEN	CA	GBP		R Green	Ext 9998001123402GBP GBMIS998123402	Current Account
KBSL	GREEN	RA	USD	BO-KBSL-GREEN-RA- USD-1	R Green	EXT-KBSL-GREEN-RA- USD-1	LC Issued
LOND	GREEN	RA	USD	BO-LOND-GREEN-RA- USD-1	R Green	EXT-LOND-GREEN-RA- USD-1	LC Issued

[New...](#) [Update...](#) [Delete...](#) [View...](#)

Where account details are maintained in Static Data, the system will default your main banking entity automatically if you are assigned to a single entity. However, when your role covers multiple main banking entities, you will need to specify the account source main banking entity you want to work at. This automatically controls the scope of accounts for branches you can access.

The service associated with the main banking entity is an “Internal” service. You will be able to select the New and Update buttons as all data is entered manually for that source (provided that the relevant security capabilities are mapped). If the data is supplied by an “External” service, the data cannot be maintained.

If Maker Checker is being used in your system, you will only be allowed to view this function. Any changes will need to be made in the Maker Checker application. See the *Maker Checker User Guide – Fusion Trade Innovation* for further details.

When New... is selected, the following screen is shown:

Account - New

▼ Account

Main banking entity	MBWW	Misys Bank Worldwide.
Filter type	Customer	
Customer (MBWW)	GREEN	Mr R. Green
Branch	LOND	Misys London
Account type	CA	Current Account
Currency		

[Cancel](#) [Clear](#)

In the Filter type field, identify the type of account you wish to open and click Refresh. The fields displayed in this window change, depending on what you select here.

For a customer account:

- Identify the customer
- Select the branch. The system displays the customer's branch as the default
- Select the account type to be used to open the account. You cannot select an internal account type here

- Select the currency of the account

For a charge income account:

- Identify the charge code to be used (see page 78). The system retrieves and displays the account type assigned to that charge code
- Select the branch. The system displays your input branch as the default
- Select the currency of the account

For an internal account:

- Identify the system parameter to be used. The system retrieves and displays the account type assigned to that system parameter.
- Select the branch. The system displays your input branch as the default
- Select the currency of the account

Note: If you select SP101 as system parameter the system displays an additional currency field at the bottom of the window into which you can enter the currency against which the currency of the account is to be traded. If the branch system option FxPositionNotCcyPair is set then SP101 accounts are simply defined by currency rather than currency pair.

When you have completed the basic input the system will automatically displays two further panes. The first allows you to enter additional account details, while the second allows you to enter special instructions against the account, in the same way as for customers (see page 35).

Account - New																											
<p>▼ Account</p> <table> <tr> <td>Main banking entity</td> <td>MBWW</td> <td colspan="2">Misys Bank Worldwide.</td> </tr> <tr> <td>Filter type</td> <td>Customer</td> <td colspan="2"><input checked="" type="checkbox"/></td> </tr> <tr> <td>Customer (MBWW) </td> <td>GREEN</td> <td colspan="2">Mr R. Green</td> </tr> <tr> <td>Branch </td> <td>LOND</td> <td colspan="2">Misys London</td> </tr> <tr> <td>Account type </td> <td>CA</td> <td colspan="2">Current Account</td> </tr> <tr> <td>Currency </td> <td>EUR</td> <td colspan="2">EMU currency unit - Euro</td> </tr> </table>				Main banking entity	MBWW	Misys Bank Worldwide.		Filter type	Customer	<input checked="" type="checkbox"/>		Customer (MBWW)	GREEN	Mr R. Green		Branch	LOND	Misys London		Account type	CA	Current Account		Currency	EUR	EMU currency unit - Euro	
Main banking entity	MBWW	Misys Bank Worldwide.																									
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Branch	LOND	Misys London																									
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Currency	EUR	EMU currency unit - Euro																									
<p>▼ Account details</p> <table> <tr> <td>Account name</td> <td>R Green</td> </tr> <tr> <td>Back office</td> <td>BO-LOND-GREEN-CA-EUR-1</td> </tr> <tr> <td>External</td> <td>EXT-LOND-GREEN-CA-EUR-1</td> </tr> <tr> <td>IBAN</td> <td></td> </tr> <tr> <td>Date opened</td> <td></td> </tr> <tr> <td>Narrative Line 1</td> <td></td> </tr> <tr> <td>Narrative Line 2</td> <td></td> </tr> </table>				Account name	R Green	Back office	BO-LOND-GREEN-CA-EUR-1	External	EXT-LOND-GREEN-CA-EUR-1	IBAN		Date opened		Narrative Line 1		Narrative Line 2											
Account name	R Green																										
Back office	BO-LOND-GREEN-CA-EUR-1																										
External	EXT-LOND-GREEN-CA-EUR-1																										
IBAN																											
Date opened																											
Narrative Line 1																											
Narrative Line 2																											
<p>▼ Special instructions</p> <table> <thead> <tr> <th>Severity</th> <th>Business area</th> <th>Type</th> <th>Details</th> <th>Local</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p> <input type="button" value="New..."/> <input type="button" value="Update..."/> <input type="button" value="Delete..."/> <input type="button" value="View..."/> </p> <p> <input type="button" value="Add"/> <input type="button" value="OK"/> <input type="button" value="Cancel"/> <input type="button" value="Clear"/> </p>				Severity	Business area	Type	Details	Local																			
Severity	Business area	Type	Details	Local																							

The following table explains what to enter into them:

	Field	What to Enter
Account – the account to be opened		
✓	Main banking entity	Main banking entity entered on the previous screen.
✓	Filter type	The Customer, System parameter or Charge code selection entered on the previous screen.
If any of the following details are changed , the remaining Account details and Special instructions are automatically refreshed.		
✓	Identifier	The Customer, System parameter or Charge code identifier for the account entered on the previous screen.
✓	Branch	The branch code entered using the previous window.
✓	Account type	The account type associated with the account derived from previous window.
Account details		
✓	Account Name	Enter a name for the account. Default values are: <ul style="list-style-type: none"> For customer accounts the customer's short name. For charge accounts the charge code abbreviation and currency code, separated by a hyphen. For internal accounts the system parameter abbreviation and currency code, separated by a hyphen.
✓	Currency	The currency of the account. This is carried over from the previous window.
✓	Back Office	The number of the back office account that corresponds to this account. This must be unique.
	External Account	The number of the external account that corresponds to this account. If entered, this must be unique. This field is optional.
	IBAN	The IBAN associated with the account. If entered, this must be in a valid IBAN format.
	Date Opened	The date the account was opened. The system uses today's date as the default.
	Narrative 1/ Narrative 2	Free-format narrative fields for entering additional information about the account.

Account Types

The system uses account types to control characteristics of accounts, such as whether or not the account is contingent.

The following tables provide examples of the account types that must be set up for use by the system:

<input type="checkbox"/> Account type			
Account type	<input type="text"/>	<input type="checkbox"/> Contingent	<input type="checkbox"/> Internal
Description	<input type="text"/>	<input type="checkbox"/> Valid for funds settlement	
<input type="button" value="Add"/>		<input type="button" value="OK"/>	<input type="button" value="Cancel"/>
<input type="button" value="Clear"/>			

The following table explains what to enter into the fields in this window:

Field	What to Enter
✓ Account Type	The account type's unique alphanumeric code.
Description	A meaningful description of the account type.
Contingent	Check this field if the account type denotes a contingent account.
Internal	Check this field if the account type denotes an internal account.
Valid for Funds Movements	Check this field if the account type denotes an account that is valid for funds settlement.

Transaction Codes

Each debit and credit posting in the system must contain a transaction code which identifies the nature of the posting. Transaction codes are used during available balance checking to establish whether over line conditions are reported as an error, in which case the event is rejected, or as a warning, in which case the event can proceed.

Transaction codes are also used to allow any postings generated in relation to a participated deal or shared liability to be reversed automatically if the liability amounts involved in a transaction are amended. The transaction code used on the posting provides a reversal transaction code which is used if the posting has been set up as a debit, but a credit is generated (or vice versa).

For information on setting up reversal postings see the *System Tailoring User Guide – Fusion Trade Innovation*.

You should define a list of transaction codes to cover all the major functions of your bank, which include:

- Trade finance
- Ordinary debit/credit transactions
- Foreign exchange deal transactions
- Financing and discounting transactions
- Funds settlements

Transaction codes are associated with postings when postings are set up, see the *System Tailoring User Guide – Fusion Trade Innovation*.

For internal profit and loss accounts, the transaction codes used are provided by the charge codes.

For internal accounts used to record liability and as settlement suspense accounts, the transaction codes used are provided by the system parameters.

When you select the Accounting|Transaction Codes menu option, the system lists existing transaction definitions using their code and name.

Transaction code - filters

Number	Name
010	Debit
051	Collection Sent
090	Contingent/Memo Contra
095	Reversal - Debit
130	Loan Payment
140	Fx Receipt
152	Reimbursement funds paid rev
153	Reimbursement funds received
154	Debit reimbursement charge

To create a new transaction code, click **New**.

Transaction code maintenance

Number	<input type="text"/>	<input type="checkbox"/> Contingent	<input type="checkbox"/> Internal
Name	<input type="text"/>	<input checked="" type="checkbox"/> Valid for funds movement	<input checked="" type="checkbox"/> Debit if funds available
Mnemonic	<input type="text"/>		
Reversal ?	<input type="text"/>		
Credit / Debit	<input type="button" value="Credit"/>		

The following table explains what to enter into the fields in this window:

Field	What to Enter
✓ Number	The unique transaction code.
✓ Name	A description of the transaction.
✓ Mnemonic	A unique identifier for the transaction code.
Contingent	Check this field if the transaction code is valid for contingent accounts.
Internal	Check this field if the transaction code is valid for internal accounts.
Debit if Funds Available	Used in balance checking for debits to accounts using this transaction code. If an account requires checking, then this flag determines whether over line conditions are reported as an error, in which case the event is rejected, or as a warning, in which case the event can proceed. If the flag is checked, over line conditions are reported as an error. If it is unchecked, they are reported as a warning.
✓ Reversal	For use with reversal postings generated following amendments to the amounts involved in shared liability or a participated deal. When a posting is defined, it must be defined as either a debit or a credit. However, for a reversal posting it is possible that a posting defined as a credit might be required to generate a debit. The system can tell by the net amount calculated when such a circumstance occurs, and will apply the appropriate transaction code.
Credit/Debit	Select whether the transaction code is to be used for debits or for credits.

Charge Codes

Charge codes are used to create profit and loss accounts. The charge code is used to define the basic attributes of the account, including account type, together with the default transaction codes used when posting to the account.

When you select the Accounting|Charge Codes menu option, the system lists existing charge codes using their code and description.

Charge code - filters

Code	Description	Description	%	Refresh
AI	Inward Clean Collection Amendment			
AJ	Inward Documentary Collection Amend			
AK	Outward Clean Collection Amendment			
AL	Outward Doc Collection Amend			
AV	Advising Commission			
BR	Brokerage			
CC	Acceptance Commission			
CF	Deferred Payment Commission Lc			
CL	Cash Letter			

New... **Update...** **Delete...** **Copy...** **View...**

To create a new charge code, click **New**.

Charge code - New

Charge code

Code			
Description			
Category			
Account type ?		Abbreviation	
Credit transaction code ?		Debit transaction code ?	

Add **OK** **Cancel** **Clear**

The following table explains what to enter into the fields in this window:

	Field	What to Enter
✓	Code	The unique alphanumeric charge code identifier.
✓	Description	A description of the type of profit and loss account used by the charge code.
✓	Category	General Ledger category associated with the charge code.
✓	Account Type	The account type to be used when setting up accounts using this charge code.
✓	Abbreviation	A code which is used to construct the short name for accounts opened using this charge code.
✓	Credit Transaction Code	The default transaction code to be used for credits generated by the system to this account. You must select or enter a transaction code that is valid for internal accounts.
✓	Debit Transaction Code	The default transaction code to be used for debits generated by the system to this account. You must select or enter a transaction code that is valid for internal accounts.

System Parameters

System parameters are used for internal contra accounts, accrual and suspense accounts. The system parameter is used to define the basic attributes of the account, including account type, together with the default transaction codes used when posting to the account.

The following system parameters hold the accounting information used to open the appropriate internal accounts when processing charges:

	Parameter	Accounting Information
SP145	Tax Accumulation	The tax accumulation account used to record credit charge payments on behalf of the revenue authorities where a charge is liable to tax.

	Parameter	Accounting Information
SP101	Current Exchange Position	Exchange position accounts are used to convert funds between two currencies if charges are not booked in the currency collected from the customer.
SP620	Unearned Income	Used to handle the daily accrual of periodic charges where charges have been taken in advance.
SP621	Income Receivable	Used to handle the daily accrual of periodic charges where charges are taken in arrears.
SP622	Charge expenses	Used to handle the daily accrual of periodic charges due to be paid out to a participant where charges are taken in arrears.
SP661	Billed income/expenses	Used to account for billed charge income/expenses before the charge has been paid.

When you select the Accounting|System parameter menu option, the system lists the existing system parameters using their code and description.

System parameters selection

The screenshot shows a table of system parameters. The columns are labeled "Code" and "Description". The data includes:

Code	Description
SP101	Current Exchange Position
SP145	Tax Accumulation
SP148	Settlement in Error Suspense
SP499	Shipping Gtee Issuance Liability
SP500	LC Settlement
SP501	LC Issuance Liability
SP502	Confirmed LC Liability
SP503	TF Exchange Reconciliation
SP504	TF Term Reconciliation

At the bottom of the interface are buttons for "New...", "Update...", "Delete...", "Copy...", and "View...". There is also a "Refresh" button and a vertical scroll bar.

To create a new system parameter, click **New**.

The screenshot shows the "System parameter" dialog box. It contains fields for:

- Code (input field)
- Description (input field)
- Category (input field)
- Account type ? (input field)
- Abbreviation (input field)
- Debit transaction code ? (input field)
- Credit transaction code ? (input field)

At the bottom are buttons for "Add", "OK", "Cancel", and "Clear".

The following table explains what to enter into the fields in this window:

Field	What it Holds
✓ Code	The unique system parameter code.
✓ Description	A description of the system parameter which should reflect what the account is used for.
✓ Category code	General Ledger category associated with the system parameter.
✓ Account Type	The account type to be used when setting up accounts using this system parameter.
✓ Abbreviation	A code which is used to construct the short name for accounts opened using this system parameter.
✓ Debit Transaction Code	The transaction code to be used for debits generated by the system to this account. You must select or enter a transaction code that is valid for internal accounts.
✓ Credit Transaction Code	The transaction code to be used for credits generated by the system to this account. You must select or enter a transaction code that is valid for internal accounts.

Financing and Foreign Exchange Deal Types

This chapter covers deal types, a parameter used to govern the characteristics of financing and foreign exchange deals that are generated from the system.

Deal Types

The system uses the deal type parameter to govern how different types of deal are to be processed for each product your system supports. These deal types define, among other things, how interest is to be calculated and whether or not the discount to yield formula is to be used. (For more information on setting up product options and interest types, see the *System Tailoring User Guide – Fusion Trade Innovation*.)

When a new trade finance product is being set up, deal types must be entered for:

- Standard foreign exchange deals
- Financing deals using the standard discount formula
- Financing deals using the discount to yield formula
- Negotiations under a collection order involving interest at maturity, discount or discount to yield
- Trust receipt loans against an import letter of credit involving interest at maturity, discount or discount to yield
- Advances under a collection order involving interest at maturity, discount or discount to yield
- Payment with financing against an import letter of credit involving interest at maturity, discount or discount to yield

Note: If your system has the financing module implemented you do not need to set up financing deal types. Their functionality is replaced by product-level parameters and interest type settings.

When you select the Accounting|Deal Types menu option the system lists existing entries by their code, and shows their description and the type of deal to which they relate.

Deal type - filters		
Code	Description	Description
ADV	Trade Finance Advance	Financing
DTI	Discount Deal For Ti	Financing
DTY	Trade Finance Discount to Yield	Financing
FLI	FX for Licenses	Foreign Exchange
FTI	Fx for Ti	Foreign Exchange

[New...](#) [Update...](#) [Delete...](#) [View...](#)
[Copy...](#)

To create a new deal type click **New**.

Deal type details		
Code	Description	Deal type
		Financing
Description		
Deal type		Discount
Interest characteristics		<input type="checkbox"/> Extra days interest <input type="checkbox"/> Protect interest days basis <input type="checkbox"/> Use discount to yield
Add OK Cancel Clear		

The following table explains what to enter into the fields in this window:

Field	What to Enter
✓ Code	The deal type's unique alphanumeric code.
Description	A meaningful description of the deal type.
✓ Deal Type	Indicates whether the deal type is a foreign exchange deal or a finance deal. If you select 'Foreign Exchange', the fields described below disappear.
Interest Characteristics	For financing deals only, indicates whether the interest calculated on the deal is to be discounted with interest payable at inception, or variable.
Extra Days Interest	For financing deals only, check this box if the maturity date of a deal is to be included in interest calculations.
Protect Interest Days Basis	For financing deals only, check this box if the interest days basis is to be protected during deal input. If you check this box, then the default interest days basis for the currency cannot be changed for this type of deal.
Use Discount to Yield	For financing deals only, check this box if the discount to yield formula is to be applied. Leave it blank if the standard discount formula is used instead.

Nostros, Vostros, Clearing Systems, and Correspondents

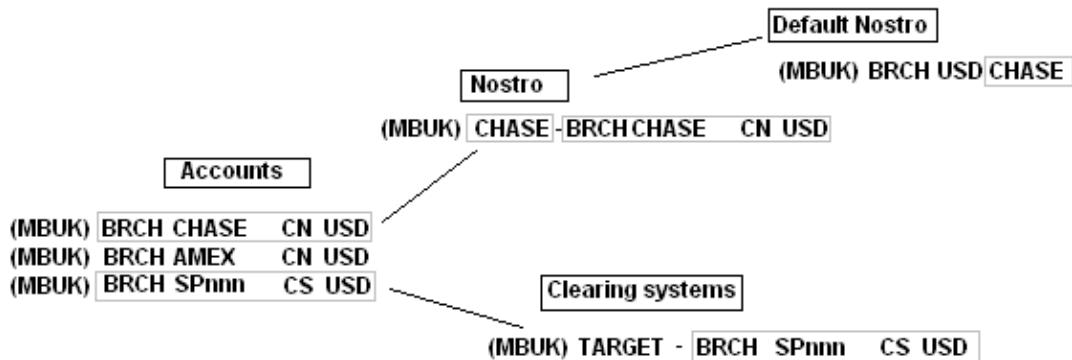
This chapter explains how to set up nostros (including the default nostro to be used by branches), vostros, clearing system details and the correspondents your bank will use.

Nostros, Vostros, Clearing Systems and Correspondents in Fusion Trade Innovation

The following sections provide an overview of how nostros, vostros, and correspondents are set up and used in the system, and how clearing systems are used to support additional settlement methods.

Nostros, Clearing Systems and Customer Standing Settlement Instructions are definable by main banking entity as they refer to accounts held within that part of the bank's business.

In the following example, MBUK – Misys Bank UK – is a main banking entity. Accounts are held by main banking entity and used to define Nostros, Default nostros and Clearing Systems. During transaction input the behalf of branch determines the main banking entity from within which Nostros and Clearing systems can be selected:



Nostros

When you select the Accounts|Nostro menu option, the system lists all existing nostros associated with the selected main banking entity.

If Maker Checker is being used in your system, you will only be allowed to view this function. Any changes will need to be made in the Maker Checker application. See the *Maker Checker User Guide – Fusion Trade Innovation* for further details.

Nostro selection

(Nostro - filters

Main banking entity	<input type="text" value="Misys Bank WW"/>	Name	<input style="width: 100px;" type="text" value="%"/>	Refresh	
Code	<input style="width: 100px;" type="text" value="%"/>	Currency	<input type="text" value="US\$"/>		
BARUSD	USD	Barclay's Bank New York	0543012008 USD CN 050	SW	ND
BOST	USD	Bank of Boston	9998888112 USD CN 001	SW	ND
CHASE	USD	Chase Manhattan Bank New York	9998012843 USD CN 001	SW	AC

New... **Update...** **Delete...** **View...** **Copy...**

The following table explains what each of the columns in this window shows:

Heading	What it Shows
Code	The nostro's unique identifier
Currency	The currency of the nostro.
Full Name	The nostro's full name.
Account	The number of the account.
Transfer Method	The transfer method to be used for notifying payments from the nostro.
Receive Transfer Method	The code of the transfer method to be used for notifying receipts of funds to the nostro.

To enter details of a new nostro click **New**.

(Nostro

Nostro	<input type="text"/>	Description	<input type="text"/>
Account ?	<input type="text"/>	Currency ?	<input type="text"/>
Pay method ?	<input type="text"/>	Receive method ?	<input type="text"/>
Account at nostro institution	<input type="text"/>	<input type="checkbox"/> MT103 Option C	

Add **OK** **Cancel** **Clear**

When adding a Nostro, the Nostro is defined for the main banking entity within which you are filtering. You can then add a Nostro by entering a mnemonic and an account number within that main banking entity.

Similarly, when you browse for Nostros as part of transaction settlements or Master SSIs, only the relevant nostros and accounts from the main banking entity associated with the behalf of branch are displayed.

The following table explains what to enter into the fields in this window to define a nostro:

Field	What to Enter
Nostro	The nostro's unique alphanumeric mnemonic.
Description	The full name of the nostro.
Account	Use these fields to select or enter the number of the customer account to be used as the nostro. Each customer account can only be associated with one nostro.
Currency	The currency. This must be the same as the currency of the account identified using the previous field.
Pay Method	The transfer method to be used for notifying payments from the nostro. All pay settlements made using this nostro will use this transfer method unless a specific transfer method is entered for an individual settlement or for a customer's default settlement instructions using this nostro.
Receive Method	The transfer method to be used for notifying receipts to the nostro. All receive settlements made using this nostro will use this transfer method unless a specific transfer method is entered for an individual settlement or for a customer's default settlement instructions using this nostro.
Account at Nostro Institution	This field is used to specify the account number of the corresponding account at the nostro institution.
MT103 Option C	Check this field if this nostro accepts SWIFT MT103 Customer Transfer messages in format C.

Default Nostros

When you select the Accounts|Default Nostro menu option, the system lists existing default nostros for the selected main banking entity by branch, showing for each the currency, instruction group, unique identifier and full name of the nostro used for settlement.

If Maker checker is being used in your system you will only be allowed to view this function. See *Maker Checker User Guide – Fusion Trade Innovation* user guide for further details.

The screenshot shows a table of default nostros with the following data:

Branch	Currency	Instruction group	Nostro	Full name
LOND	USD	CO	CHASE	Chase Manhattan Bank New York
LOND	USD	FN	PHILLY	Philadelphia National Bank
LOND	USD		WASH	Washington Bank

Action buttons at the bottom include: New..., Update..., Delete..., Copy..., Refresh, and View... .

To create a new default nostro click **New...**.

The dialog box has the following fields:

- Branch ? (dropdown menu showing 'Milsys Bank Worldwide')
- Instruction group ? (dropdown menu showing '%')
- Nostro ? (dropdown menu showing 'US%')

Action buttons at the bottom include: Add, OK, Cancel, and Clear.

The following table explains what to enter into the fields in this window to define a default nostro:

Field	What to Enter
Branch	The branch.

Field	What to Enter
✓ Currency	The currency for which this nostro is to be the default.
Instruction Group	The code of the instruction group for which the nostro is being set up. If you enter a value here, then only those products whose instruction group matches it will use this nostro for settlement. If you leave this field blank, the nostro can be used for all products.
✓ Nostro	The mnemonic of the nostro. The system issues a warning (which you can override) if the underlying account of the nostro selected here is in a different currency from that specified in the Currency field. If you do specify a nostro with an underlying account that is different from the currency of the default nostro then, provided that the currencies are either Euro member currencies or a Euro member currency and the Euro, during transaction processing the system automatically creates the foreign exchange deal required in order to settle payment or receipt of funds in the account currency, rather than the transaction currency.

Vostros

When instructing another bank to pay funds to a beneficiary, you may credit their account in your books rather than instructing one of your nastros to settle the funds. A vostro account is simply an account in your books that is identified as a vostro account by specifying its account type against the **VostroAccTyp** system option. When you settle via a vostro, the system allows details of the account to be credited in our books to be entered together with instructions for the receiving bank on how to transfer funds to the beneficiary.

Clearing Systems

Clearing systems are set up using the Accounts|Clearing System IDs menu option. When you select this menu option the system lists existing clearing systems for the selected main banking entity.

If Maker Checker is being used in your system, you will only be allowed to view this function. Any changes will need to be made in the Maker Checker application. See the *Maker Checker User Guide – Fusion Trade Innovation* for further details.

Clearing System ID selection

Clearing System ID - filters

Main banking entity	Misys Bank WW	Name	%	Refresh		
Code	%		%			
Currency	%					
Code	CHF	Full name	Pay account	Receive account	Service id	Clearing code
SIC	Swiss Clearing	0543-876500-756	0543-876500-756	SIC	787811	
TARGET	Target	0543-876500-978	0543-876500-978	TGT	999111	

New... Update... Delete... View... Copy...

The following table explains what each of the columns in this window shows:

Heading	What it Shows
Code	The clearing system's unique identifier.
Currency	The currency of the clearing system.
Full Name	The clearing system's full name.
Pay Account	The number of the account from which payments are made using this clearing system.
Receive Account	The number of the account to which payments are made using this clearing system.
Service ID	The clearing system's ID (e.g. TGT – Target). When the clearing system is used in settlements, the value entered here is automatically output in Header (Block 3) of MT103 and/or MT202 SWIFT messages, as appropriate.
Clearing Code	Your bank's number within this clearing system.

To enter details of a new clearing system click **New**.

Clearing System ID - New	
Code	TARGET
Description	Target clearing
Currency ?	EUR
Pay account ?	0543-876500-978
Receive account ?	0543-876500-978
Service ID	TGT
Bank Clearing ID	00181
Pay transfer method ?	SW
Receive transfer method ?	ND

The following table explains what to enter into the fields in this window to define a Clearing system:

	Field	What to Enter
✓	Code	The clearing system's unique identifier.
✓	Description	The clearing system description.
✓	Currency	Currency of the clearing system.
✓	Pay Account	The account to be used when settling payments through this clearing system. The account entered must be a valid account in the main banking entity in which the Clearing system is being defined.
✓	Receive Account	The account to be used when receiving payments through this clearing system. The account entered must be a valid account in the main banking entity in which the Clearing system is being defined.
✓	Service ID	The clearing system's service ID (e.g. TGT – Target) When the clearing system is used in settlements, the value entered here is automatically output in Header (Block 3) of MT103 and/or MT202 SWIFT messages, as appropriate.
	Bank Clearing ID	Your bank's number within this clearing system.
	Pay Method	The transfer method to be used when notifying payments via the Clearing system.
	Receive Method	The transfer method to be used when notifying receipts of funds via the Clearing system.

Correspondents

To set up correspondent banks for each individual country, first select the Nostros|Correspondents menu option. When you select this menu option the system lists existing correspondents for the selected source banking business and country.

If Maker Checker is being used in your system, you will only be allowed to view this function. Any changes will need to be made in the Maker Checker application. See the *Maker Checker User Guide – Fusion Trade Innovation* for further details.

Correspondent maintenance

▼ Correspondent - filters

Source banking business	MBWW
Country	%

Refresh

▼ Results

Country	Customer	Full name
FR	BQNP	BQNP Paris
GB	BBI LON	Barclays Bank (London)
GB	DAIICH LON	Dai-Ichi Kangyo Bank London
JP	BTOKYO TOK	Bank of Tokyo-Mitsubishi Ltd
US	DAIWA NY	Daiwa Bank New York
US	MILLBANK	Mill Banking Corporation (NY)
US	THFT	Thrift First Bank New York

[New...](#) [Delete...](#) [View...](#)

When you enter a country and click **Refresh** this window lists all the Correspondents set up on your system and you can select them to view or delete in the usual way.

To enter details of a new Correspondent click **New**.

Correspondent - New

▼ Correspondent

Source banking business	MBWW	Misys Bank Worldwide.
Country		
Bank		

[Add](#) [OK](#) [Cancel](#) [Clear](#)

The following table explains what to enter into the fields in this window to define a nostro:

Field	What to Enter
✓ Country	Country for which the correspondent is to be used.
✓ Bank	The customer ID of the bank that is to be used as a correspondent.

When you click **Add** the selected bank is added to the list of correspondents for that country.

If you set up a single correspondent bank for a country, the system will always use that bank. If you set up more than one, the system will use them in turn, although the input clerk can override the selection during processing and choose another bank set up as correspondent in the relevant country,

Instruction Groups and Transfer Methods

This chapter covers instruction groups and transfer methods.

Instruction Groups

Instruction groups are used to group together products that share the same settlement accounts. When setting product options using the system tailoring application, an instruction group is assigned to each product type. During transaction processing, the instruction group for the product indicates which customer settlement instructions and/or default nostros for branches are to be used when settling a transaction.

For more information on setting product options see the *System Tailoring User Guide – Fusion Trade Innovation*.

The screenshot shows a dialog box titled "Instruction group". It contains two input fields: "Code" and "Description". Below the fields are four buttons: "Add", "OK", "Cancel", and "Clear".

Use the Code field to enter a unique alphanumeric code for the instruction group, then enter a description of the instruction group into the Full Name field.

Transfer Methods

Transfer methods are used throughout the system to determine how correspondence should be sent to parties. Each transfer method has an associated transmission method that determines the physical means by which correspondence is to be sent.

The screenshot shows a dialog box titled "Transfer method details". It contains three input fields: "Code", "Name", and "Advice format". Below the fields are four buttons: "Add", "OK", "Cancel", and "Clear".

Use the Code field to enter the transfer method's unique alphanumeric code, then enter a description of the transfer method into the Name field. Use the Advice Format drop-down to select the transmission method to be used by this transfer method.

Currencies, FX Rates, and Base/Diff Rates

This chapter covers the currencies, foreign exchange rates, base rates, differential rates and base rate groups used by the system.

Currencies

The Country|Currencies menu option allows basic details of each currency to be defined.

The screenshot shows a configuration form for a currency. At the top left is a back arrow and the text "Country|Currencies". Below this is a section titled "Currency" with a "New" button. The main area contains the following fields:

- Code:** A text input field containing "USD".
- Currency name - major units:** A text input field containing "US Dollar".
- Currency name - minor units:** A text input field containing "Cent".
- Decimal:** A dropdown menu set to "1".
- SWIFT code:** An input field containing "USDX".
- Calendar currency ?**: A dropdown menu set to "Yes".
- Advice - SWIFT days advance:** An input field containing "2".
- Advice - Other days advance:** An input field containing "2".
- Debit interest days basis:** A dropdown menu set to "30/360".
- Credit interest days basis:** A dropdown menu set to "30/360".
- Currency type:** A dropdown menu set to "Non Euro member".

At the bottom are four buttons: "Add" (blue), "OK" (blue), "Cancel" (grey), and "Clear" (blue).

The following table explains what to enter into these fields to define a new currency:

	Field	What to Enter
✓	Code	The unique code of the currency. This should conform to ISO standards.
	Currency Name - Major Units	The name of the currency's major unit (for example, US Dollar or Pounds Sterling).
	Currency Name - Minor Units	The name of the currency's minor unit (for example, Cent or Pence).
✓	Number	The currency's unique three-digit number. The value entered here should correspond to ISO numbers.
✓	Decimal	The number of decimal places for the currency.
✓	SWIFT Code	The code used for SWIFT interbank transactions in this currency. This must conform to ISO standards.
	Reciprocal	Indicates whether the exchange rate is reciprocal or non-reciprocal against base currency.
	Invalid Trading Currency	If the currency is not a valid trading currency check this box, otherwise leave it blank. If you flag a currency as not a valid trading currency, the system will prevent any new transactions from being created in that currency.
	Calendar Currency	The currency that is to provide the calendar to be used to determine what are valid business days for settlement in this currency. Typically, this will be the same value as you entered in the Code field. However, you can use a different currency code here, or you can leave the field blank to use the local currency calendar.
	Suppress Interest Rounding	Determines whether, when interest is calculated, it is rounded up or truncated. If this box is checked, interest will be truncated; if it is unchecked, interest will be rounded up.
	Advice - SWIFT Days Advance/	The number of days in advance of the settlement that pay and receive advices are to be sent. You can enter one value for advices to be sent by SWIFT and another value for advices to be sent by methods other than SWIFT. Each field permits a figure in the range 0-9.

	Field	What to Enter								
	Advice - Other Days Advance									
	Debit Interest Days Basis	The default interest days basis for calculating debit interest in this currency. This is used if no interest days basis is entered against a finance deal during transaction processing.								
	Credit Interest Days Basis	The default interest days basis for calculating credit interest in this currency (reserved).								
✓	Currency Type	<p>Use this field to define a currency as a euro member currency or as a non euro member currency.</p> <p>You do not need to define non euro member currencies - by default, currencies are presumed by the system to be non euro member currencies unless specified here as euro member currencies or the euro itself.</p> <p>If you select 'Euro Member' in this field and the system displays the additional fields illustrated below:</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <table border="0"> <tr> <td style="vertical-align: top; width: 30%;">Currency type</td> <td style="width: 70%; text-align: right;">Euro member <input type="button" value="▼"/></td> </tr> <tr> <td>Fixed rate</td> <td><input type="text"/></td> </tr> <tr> <td>In date</td> <td><input type="text"/></td> </tr> <tr> <td>End date</td> <td><input type="text"/></td> </tr> </table> </div>	Currency type	Euro member <input type="button" value="▼"/>	Fixed rate	<input type="text"/>	In date	<input type="text"/>	End date	<input type="text"/>
Currency type	Euro member <input type="button" value="▼"/>									
Fixed rate	<input type="text"/>									
In date	<input type="text"/>									
End date	<input type="text"/>									
		Use the In Date and End Date fields to enter the start and end of the transition period for the currency; and use the Fixed Rate field to enter the fixed rate provided by the European Central Bank for conversions between this currency and the euro.								

Updating Spot Rates

The system is delivered with a standard set of currencies, and you can set and maintain the spot rate using the Rates|Spot Rates menu option. When you select this option the system displays the Rate definition selection window that allows you to perform the necessary maintenance on all of the spot rates for a specific main banking entity. It lists all the currencies on your system, showing their code, description and the current spot rate.

The screenshot shows a software interface titled 'Rate definition - filters'. At the top, there are three input fields: 'Main banking entity ?' with 'MBWW' selected, 'Currency filter' with 'All' selected, and 'Currency' with '%' selected. To the right of these is a checkbox 'Trading currencies only'. Below the inputs is a large table grid containing currency codes, spot rates, and names. The grid has three columns: 'Currency' (e.g., ADP, AED, AFA, ALL, AMD, ARS, ATS, AUD, AWG, AZM), 'Spot rate' (all 1.0), and 'Currency name' (Andorran Peseta, UAE Dirham, Afghani, Albanian Lek, Armenian Dram, New Argentine Peso, Austrian Schillings, Australian Dollar, Aruban Guilder, Azerbaijani Manat). At the bottom of the grid are three buttons: 'Update...', 'Update rate definition...', and 'View...'. There is also a 'Refresh' button at the top right of the grid area.

Currency	Spot rate	Currency name
ADP	1.0	Andorran Peseta
AED	1.0	UAE Dirham
AFA	1.0	Afghani
ALL	1.0	Albanian Lek
AMD	1.0	Armenian Dram
ARS	1.0	New Argentine Peso
ATS	1.0	Austrian Schillings
AUD	1.0	Australian Dollar.
AWG	1.0	Aruban Guilder
AZM	1.0	Azerbaijani Manat

Note: Spot rates cannot be maintained through user input or gateway messages for a main banking entity which is in extended business hours during the end of day.

Note: For instructions on using this window to perform rate fixing during business hours see the *Business Operations Guide – Fusion Trade Innovation*.

In addition to the usual filters, this window includes:

- Main banking entity, which displays the current details for a main banking entity
- A drop-down list, which allows you to list all currencies, the Euro only, Euro member currencies only, or non-Euro member currencies only
- The Trading Currencies Only check box, which, if checked, causes the window to display only those currencies used for trading

Click **Refresh** after setting these filters.

The first time you open this window, all the standard currencies delivered with the system will display a spot rate of '1.0'. Subsequently, they will show the current spot rate for each currency.

The Update Rate Definition button allows the following details to be changed for the currency:

- Invalid trading currency
- Reciprocal flag
- Quotation units
- Previous day's exchange rate – stored during overnight processing

Rate definition - filters

Main banking entity ?	MBWW	Currency name	<input type="checkbox"/> Trading currencies only
Currency filter	All	%	
Currency	<input type="button" value="Refresh"/>		

Currency	Spot rate	Currency name
ADP	1.0	Andorran Peseta
AED	1.0	UAE Dirham
AFA	1.0	Afghani
ALL	1.0	Albanian Lek
AMD	1.0	Armenian Dram
ARS	1.0	New Argentine Peso
ATS	1.0	Austrian Schillings
AUD	1.0	Australian Dollar.
AWG	1.0	Aruban Guilder
AZM	1.0	Azerbaijanian Manat

When you select a currency for Update or by double-clicking on it, the system opens the Currency rate – Update window which displays information for the currency.

Rate definition

Main banking entity	MBWW - Misys Bank Worldwide.	
Currency	USD - US Dollars	<input type="checkbox"/> Invalid trading currency
Spot rate	1.0	<input type="checkbox"/> Reciprocal
Quotation units	1	Base currency - US Dollars
Previous rate	1.0	

The spot rate is shown in the middle field, where you can overtype it. Click **OK** to save any changes you make.

Note: If you have implemented Euro processing, the system ignores any spot rates entered against Euro member currencies once their in date has been reached.

Note: The system issues a warning if the new rate you enter exceeds the exchange rate tolerance set up for the main banking entity, but will allow you to continue.

Foreign Exchange Rates

The system permits you to set up a number of different types of exchange rates for each currency. When defining product options, see the *System Tailoring User Guide – Fusion Trade Innovation*, you identify which exchange rate type each product will use for converting principal and charge amounts. The system uses this exchange rate type in conjunction with the currency to identify and apply the appropriate exchange rate, although it can generally be overridden by the input clerk.

FX rate - filters

Rate code	%					
Main banking entity ?	Currency					
Refresh						
Rate code	Main banking entity	Currency	Buy rate	Buy spread	Sell rate	Sell spread
CORP	A000012	GBP	---	-5.0	5.0	---
CORP	A000012	USD	---	-10.0	10.0	---
CORP	CITYBANK	JPY	---	-1.0	---	1.0
CORP	CITYBANK	USD	---	0.0	---	0.0
CORP	CITYBANK	USD	---	---	---	---

Action Buttons: New... Update... Delete... View... Copy...

The system also uses exchange rate types to identify the exchange rates to be used for individual customers.

Note: You do not have to use this facility. If you prefer, your bank can simply use the spot rate defined for each currency. This is the rate applied as default if no other rate has been defined.

Note: FX rates cannot be maintained through user input or gateway messages for a main banking entity which is in extended business hours during the end of day.

Setting up exchange rates is a two-stage process:

- First you must define the types of exchange rate your system will use (see page 97). For example, you may want to set up different rates for corporate customers and for banks. These are defined as an alphanumeric code and a description, plus information on rate fixing and the reference rate used
- Once you have set up an exchange rate you can then define the actual exchange rates it will use for each currency (see page 98)

Example

If you set up the following two exchange rate types:

Rate code	CORP	based on	spot rate
Rate code	CORP01	based on	CORP

And the spot rate used is:

EUR/GBP spot rate = 1.24

The following rates result:

CORP EUR/GBP	=	Buy % spread 10%	=	1.364
		Sell % spread -10%	=	1.116
CORP01 EUR/GBP	=	Buy spread 0.0125	=	1.3765
		Sell spread -0.0125	=	1.1035

Setting Up Exchange Rate Types

When you select the FX/Base rate codes|FX Rate Codes menu option the system lists each of the foreign exchange rate codes set up on your system, showing the code and description.

FX rate code selection

FX rate code - filters

Code	Description	%	Subject to fix
CORP01	Special corp rate		No
CORP	Today's corporate rates		No
IBANK	Interbank rates		No
SPFCL	Special customer rates		No
STAMP	Stamp Duty Rates		No

The Subject To Fix column indicates whether the rate code is affected by rate fixing.

Special processing applies when amending and deleting rate types - see the subsequent sections.

To create a new exchange rate type click **New**.

FX rate code

Code	<input type="text"/>
Description	<input type="text"/>
Rate fixing	<input type="text" value="Not subject to fixing"/>
Reference rate	<input type="text" value="Spot rate"/>
FX deal type ?	<input type="text"/>

Enter a unique alphanumeric code for the exchange rate type into the Code field, and a description of the exchange rate type into the Description field.

If the foreign exchange rates for a rate code are to be based on another rate code rather than on the spot rate, select 'Rate Code' in the Reference Rate field. In the field that appears enter the appropriate rate code into the FX Rate Code field.

You may specify the FX deal type for the rate code using the FX Rate Code field. If the deal type is not specified here, during transaction processing, the system will use the deal type set up for the product instead.

The FX Deal Type field may be disabled, if your system is set so that FX deal types are not required, see the *System Tailoring User Guide – Fusion Trade Innovation*.

If the foreign exchange rate code will be affected by rate fixing during business hours select one of the following in the Rate Fixing field:

- Fix Rate Today, if events awaiting rate fixing are to be updated using the current business day's new foreign exchange rate.
- Fix Rate Next Day, if events awaiting rate fixing are to use the new foreign exchange rates entered on the following day instead.
- To Be Negotiated, if events awaiting rate fixing are to use manually entered negotiated rates. (This option is available only if the ExtendedRateFixingAllowed system option is set to Yes)

Note: If your bank does not require rate fixing (the system tailoring/trade finance system option 'Fixing Required' is not checked), then the Rate Fixing field should be set to 'Not subject to fixing'.

Once you have specified a value in the Rate Fixing field and clicked **OK**, you cannot subsequently change that value when updating the exchange rate code. If you need to alter the rate fixing value, you must delete the rate code and replace it.

Note: For detailed instructions on how to perform rate fixing during business hours see the *Business Operations Guide – Fusion Trade Innovation*.

Be careful to delete rate types that are subject to fixing only once you have made sure that there are no incomplete transactions that refer to them.

You will not be able to delete a foreign exchange rate type while it still has exchange rate information held against it.

Setting Up Exchange Rates

Once you have created an exchange rate type you can define the buy and sell rates it will use for each currency against base currency, either as fixed exchange rates, or in relation to the spot rate or to another referenced rate code. When you select the Rates|FX rates menu option the system lists existing exchange rates.

FX rate selection

FX rate - filters

Rate code	Main banking entity	Currency	Buy rate	Buy spread	Sell rate	Sell spread
CORP	ALPHA	EUR	---	10.0%	---	-10.0%
CORP	MB-FR	GBP	1.5677	---	1.56778	---
CORP	MBWW	GBP	---	-0.1	---	0.1
CORP	MBWW	JPY	---	-1.0	---	1.0
CORP	MBWW	USD	---	0.0	---	0.0
CORP01	ALPHA	EUR	---	0.0125	---	-0.0125
IBANK	MBWW	GBP	1.5	---	1.52	---
SPECL	MBWW	GBP	1.6	---	1.62	---

Actions: Refresh | New... | Update... | Delete... | View... | Copy...

To create a new exchange rate click **New**.

The following table explains what to enter into the fields in this window:

Field	What to Enter
✓ Code	The exchange rate type for which the exchange rate is being defined. The browse button allows you to list and select from existing exchange rate types.
✓ Main banking entity	The main banking entity.
✓ Currency	The currency for which you are setting up the exchange rate. Once you select a currency, the Reciprocal flag indicates whether the currency rate is quoted reciprocally or not.
Reciprocal	If the selected currency is quoted reciprocally, the Reciprocal flag is checked automatically.

Use the Buy/Buy Rate fields and the Sell/Sell Rate fields to define the rate at which your bank will sell the currency. These values can be defined in one of three ways:

- As a standard rate. Select 'By Rate' and enter the rate into the field provided. Note that you cannot select 'By Rate' if the exchange rate type on which this rate is based uses rate fixing.
- As a differential (positive or negative) using points. Select 'By Spread' and enter the rate into the field provided. For a negative spread, use the prefix '-' followed immediately (without a space) by the amount. The value entered here is applied to the spot rate, or other rate referenced by the rate type, recorded for the currency on your system.
- As a differential (positive or negative) by percentage. Select 'By % Spread' and enter the percentage into the field provided. For a negative spread, use the prefix '-' followed immediately (without a space) by the percentage. The value entered here is applied to the spot rate, or other rate referenced by the rate type, recorded for the currency on your system.

Base Rate Codes

The FX/Base rate codes|Base rate codes allow you to define the base rate codes used by your bank. During transaction processing the base rate code is used to retrieve the appropriate base rate value for the behalf of branch in which the transaction is being entered.

Base rate codes that are marked as ‘Interbank offered rate’ can only be used for interests where interpolation is triggered; while codes that are not tagged as ‘interbank offered rate’ can only be used for non-interpolated interest schedules.

Base rate code - New

▼ Base rate code

Code	<input type="text"/>	<input checked="" type="checkbox"/> Interbank offered rate
Description	<input type="text"/>	

Add OK Cancel Clear

Base Rate Groups

The FX/Base rate codes|Group Base Rate codes menu option permits you to group base rate codes together. During transaction processing the user can enter a group identifier rather than an individual base rate code, in which case the system will retrieve the highest rate within that group and apply it to the transaction.

When you select this menu option the system lists all the base rate groups already set up on your system.

⊕ Group base rate - filters

Code	<input type="text"/> %	Description	<input type="text"/> %
------	------------------------	-------------	------------------------

Refresh

⊕ Group base rate - mappings

Group rate	Description
3MONTH	3 month loans

New... Update... Delete... View...

To create a new base rate group click **New**.

To add a base rate to an existing group, highlight the group in this window and click **Update**.

⊕ Group rate details

Code	<input type="text"/>	Description	<input type="text"/>
------	----------------------	-------------	----------------------

Add OK Cancel Clear

Enter a unique code for the group and a description.

Note: When you use this window to update an existing base rate group, additional buttons are present to let you add base rates to it.

Adding Base Rates to the Group

Once you have added a group you can add base rates to it. Select the group and click **Update**.

Code	Description
3MONTH	3 month loans

Code	Description

Use the Add Mappings button to select base rates to be added to the group.

Group rate	HKR1	Special lending rate CORP1
Base rate ?	SPLR	

In the window that appears select the base rate and click **Add**.

When you close this window the base rates you have added are listed in the Group Base Rate Mappings pane.

Base Rates and Differential Rates

Base rates define the underlying interest rates used by your bank. They are used in conjunction with differential rates to establish the interest rate to be used in charge and interest schedules. Any changes you make to base or differential rates take immediate effect for all subsequent transactions.

When you make changes to the interest rate the system updates the current rate, and creates an historical entry recording the previous rate and the date it became obsolete. If necessary you can also enter historical rates manually.

Note: Historical rates stored for euro member currencies are unaffected by the implementation of euro processing - the rates are stored for the purposes of back valuation in their original form.

Base Rates

The Rates|Base rates menu allows you to enter details of the interest rates to be used by different parts of the bank's business. The window displayed allows you to select the business branch that rates are to be entered for. The branches displayed are those branches which have the internal 'Base rate' service mapped to them. This allows the bank to define base rates across one or more main banking entities. When the menu option is selected, the following window is displayed allowing the business branch required to be selected.

Base rate maintenance

▼ Base rate - filters

Branch	Misys Bank - Worldwide	Interbank offered rate	<---->			
Code	<input type="text"/>	Description	%			
Type filter	Current	Refresh				
Code	Type	Date	Description	Rate	Date last maintained	Interbank offered rate
00	Current		FIXED 0.0%	0.0		N
01	Current		FIXED 1.0%	1.0	2/8/01	N
02	Current		FIXED 2.0%	2.0		N
03	Current		FIXED 3.0%	3.0	2/8/01	N
04	Current		FIXED 4.0%	4.0		N
05	Current		FIXED 5.0%	5.0	3/28/11	N
06	Current		FIXED 6.0%	6.0		N
07	Current		FIXED 7.0%	7.0	3/28/11	N
08	Current		FIXED 8.0%	8.0		N
09	Current		FIXED 9.0%	9.0		N
10	Current		FIXED 10.0%	10.0	3/28/11	N
11	Current		FIXED 11.0%	11.0		N
12	Current		FIXED 12.0%	12.0		N
13	Current		FIXED 13.0%	13.0		N
14	Current		FIXED 14.0%	14.0		N
15	Current		FIXED 15.0%	15.0		N
16	Current		FIXED 16.0%	16.0		N

New... Update... Copy... Delete... View... Delete rates... Copy rates...

When New is selected, you can enter interest details for a new base rate to be used by the banking business against the specified base rate code.

Base rate - New

⊕ Base rate

Branch ?	MBWW
Type	Current
Code ?	62
Rate	1.279

Add OK Cancel Clear

Use the Code field to enter or select the required base rate code. Enter the associated interest rate itself into the Rate field as a percentage in the range -99999.999999 to +99999.999999. For a negative value, use the prefix '-' followed immediately (without a space) by the amount. For a new rate, leave the Type field set to 'Current'.

To enter a historical rate, enter or select the required base rate code of the rate and select 'Historical' in the Type field. Enter the date the rate became (or will become) obsolete into the Date field that appears.

Base rate - New

Base rate

Branch ? MBWW

Type Historical

Code ? CORP1 Corp rate - General

Date 12/07/12

Rate 1.78

Add OK Cancel Clear

If you change a base rate, the system automatically generates an historical record of the previous rate, using the same code and description and using the current processing date as the date on which the historical rate became obsolete. You can subsequently amend the historical rate, if required.

Deleting Base Rates for a Base Rate Code

The Delete Rates button allows you to delete all base rates held for a base rate code, for example, where the rate code is no longer used in the banking business. When selected, the following window is displayed:

Delete all base rates for a base rate code

Delete all base rates for a base rate code

Base rate ? 02

Delete Cancel

When delete is selected the following message is displayed:

"Deleting set of rates for base rate code 'xx' from **Banking business** may affect previously calculated interest. Do you wish to continue?"

If 'Yes' is selected – all rates are deleted, if 'No', you are returned to the previous display.

Copy Rates for a Base Rate Code

The Copy rates button allows you to copy all base rates or specific base rates from another business branch.

Copy base rate to branch

Copy base rate to branch

Branch Misys Bank Worldwide

Copy base rates from branch MBGB Global

Base rate ?

OK Cancel

If a base rate code is not selected the following message is displayed:

"Are you sure you want to copy 'All' base rates from Branch1 to Branch 2"

Allowing all base rates to be copied to the current business branch.

Differential Rates

Differential rate codes and rates apply at the overall zone level. Differential rates are normally used in conjunction with base rates or actual rate to provide an additional rate element.

Differential rates can be applied in one of two ways:

- As a 'specific rate' entered either onto the schedules used to calculate interest, or during transaction processing
- As a 'code' which corresponds to a differential rate stored as part of your system's static data. Each differential rate is defined as a unique two-character code, a description, and the differential rate to be applied

If a financing agreement specifies that all trust receipt loans for that customer are to be charged at 0.5% above LIBOR, the differential rate can be entered as an actual rate on the schedules set up for that customer, or on financing transactions for that customer as they are created on your system. There is no need in such a case to use a static data differential rate.

Differential rates are useful, however, for variable differential rates, that may be applicable to a group of customers. For differential rates used in this way, you are advised to set up a differential rate and attach it via interest rate mapping to the relevant financing transactions. As the differential rate changes, the effect is reflected automatically in the interest calculations for all affected financing transactions.

For example, you bank may set up a penalty premium differential rate to be applied to loans that are not fully repaid on the due date. The penalty premium differential rate is determined by the bank and can be changed without notice. The penalty premium can be defined as a differential rate of 2% and attached to transactions, via interest rate mapping, as a code rather than an actual fixed rate. If your bank decides to change the rate to 4%, you need only change the rate in one place - the differential rate definition - for all transactions using that differential rate to begin using the new rate automatically for the effective rate change date onwards.

Differential rate	
Type	<input type="text" value="Current"/>
Code	<input type="text"/>
Description	<input type="text"/>
Rate	<input type="text"/>
<input type="button" value="Add"/> <input type="button" value="OK"/> <input type="button" value="Cancel"/> <input type="button" value="Clear"/>	

When entering a new rate use the Code field to enter a unique alphanumeric code for the rate and the Description field to enter a meaningful description of it. Enter the rate itself into the Rate field as a percentage in the range -99999.999999 to +99999.999999. For a negative value, use the prefix '-' followed immediately (without a space) by the amount. For a new rate, leave the Type field set to 'Current'.

To enter a historical rate manually, enter the code of the rate (you do not need to enter a description) and the historical rate. Select 'Historical' in the Type field. Enter the date the rate became (or will become) obsolete into the Date field that appears.

If you change a base rate or differential rate, the system automatically generates an historical record of the previous rate, using the same code and description and using the current processing date as the date on which the historical rate became obsolete. You can subsequently amend the historical rate, if required.

If you change the description of a current rate, the system automatically changes the description of all historical rates associated with it.

Countries, Calendars, Languages, and the Dictionary

This chapter covers static data relating to countries, calendars, languages and the trade finance dictionary, which stores the text strings used when creating documents. It also explains how to translate descriptions of some of the static data items into languages other than the default language.

Countries

Each country is defined in the system as a code and a name. When setting up and viewing other static data, such as customers, and during transaction processing, countries are identified by their code, although a browser permits the user to display country codes and their associated names.

Each system customer has a country of residence which is attached to any accounts set up for that customer. For an account denominated in Euro, during settlement the system uses the calendar set up for the customer's country of residence to determine valid settlement days for that account.

When you select the Country|Countries menu option the system lists existing entries in alphabetical order by country code. The Tenor field is reserved for future use.

Code	Name	Tenor	ISO country code
AD	Andorra		
AE	U.A.E.		
AF	Afghanistan		
AG	Antigua and Barbuda		
AI	Anguilla		
AL	Albania		
AM	Armenia		
AN	Netherlands Antilles		
AO	Angola		

Buttons: New..., Update..., Delete..., View..., Copy...

To define a new country click **New**.

Code	<input type="text"/>	ISO country code	<input type="text"/>
Full name	<input type="text"/>		

Buttons: Add, OK, Cancel, Clear

Use the Code field to enter the country's unique alphanumeric code, together with the ISO country code and name of the country into the Full Name field.

Calendars

The system allows you to enter local branch, country and currency calendars.

Calendar maintenance

▼ Calendar - filters

Calendar type	<input type="text" value="<-->"/>	Currency	<input style="width: 100px;" type="text" value="%"/>
Country	<input style="width: 100px;" type="text" value="%"/>	Year	<input style="width: 100px;" type="text" value="%"/>
Branch	<input style="width: 100px;" type="text" value="%"/>		
Description	<input style="width: 100px;" type="text" value="%"/>		

Country	Currency	Branch	Year	Description
US	USD		2017	US Dollars 2017
	USD		2018	US Dollars 2018
		NYNY	2017	USA 2017 NYNY 2017

When adding a calendar, you must first select a Calendar type in the browser and select **New**. The window displayed allows you to enter a new calendar and to define the standard working week for a particular year for the calendar type, any holidays that fall on a day of the week that is normally a business day, and any special working days that fall on a day of the week that is normally a non-working day.

If Maker Checker is being used in your system, you will only be allowed to view this function. Any changes will need to be made in the Maker Checker application. See the *Maker Checker User Guide – Fusion Trade Innovation* for further details.

Currency - New

▼ Calendar details

Calendar type	<input type="text" value="Currency"/>	Currency	<input type="text" value="USD"/>
Calendar year	<input type="text" value="2019"/>	Currency	<input type="text" value="USD"/>
Calendar description	<input type="text" value="USD calendar 2019"/>		

▼ Standard week

<input type="checkbox"/> Sunday	<input checked="" type="checkbox"/> Monday	<input checked="" type="checkbox"/> Tuesday	<input checked="" type="checkbox"/> Wednesday
	<input checked="" type="checkbox"/> Thursday	<input checked="" type="checkbox"/> Friday	<input type="checkbox"/> Saturday

▼ Holidays

Date	<input type="text" value="12/25/19"/>	Add
Date	Day of week	
12/25/19	Wednesday	<input type="button" value="Remove"/>

Use the Year field to identify the year for which you want to set up a calendar, and the Description field to enter a meaningful description of the calendar entry to help you identify it in the browser window.

The check boxes in the Standard Week pane are enabled when a Calendar year is input. Each check box represents a day of the week, beginning with Sunday. By default, each of the week day boxes is checked and the boxes for Saturday and Sunday are unchecked. Uncheck any boxes that represent days that are not business days for the selected currency or country. You can use the Reset All button to reset the values in this pane to their defaults.

To identify any additional holidays, enter the date of the holiday into the Date field in the Holidays pane using the date format set up for your system, and click **Add**. To identify a non-working day as a business day enter the date of the business day into the Date field in the Special Working Days pane using the date format set up for your system, and click **Add**. In both these panes, once you have entered a date it is listed, and you can subsequently select it and use the Remove button to remove it.

Once you have set up a calendar for a currency or country, the system also uses the basic information defined for the standard weekday mask to determine business days and non-working days for future years where no specific calendar has been defined.

Languages

Each language is defined in the system as a code and a name.

When you select the Country|Languages menu option the system lists existing entries by their code and name.

Code	Name
GB	English
ES	Spanish

Language - filters

Code % Name % Refresh

New... Update... Delete... View... Copy...

To define a new language click **New**.

Language details

Code
Full name

Add OK Cancel Clear

Use the Code field to enter the language's unique alphanumeric code, then enter the name of the language into the Full Name field.

When you click **Add** or **OK** to save a new language definition, the system creates a new version of the dictionary for that language. The new version of the dictionary is based on the English version; you must use the functionality described in the next section to translate individual items in the dictionary into the appropriate language.

The Trade Finance Dictionary

The system is delivered with a trade finance dictionary, which includes text strings used when constructing the documents delivered with the system. Each entry in the dictionary consists of a unique code and the text string itself. The system creates a default dictionary, with English text, as part of the installation process.

The trade finance dictionary also contains:

- Two entries that are used to define the values used for amount (see page 109) and date abbreviations (see page 110). Amount abbreviations are defined in the dictionary entry AABBR, and date abbreviations in the dictionary entry DABBR
- A number of entries in the format 'DP' followed by a number which define the dispatch types (see page 109) your system will use
- Bank definable entries in the format 'EVT' followed by two alphanumeric characters used to define Correspondence Further ID for use in Correspondence events.

First use the static data maintenance application's Country|Languages menu option to add the language into which you wish to translate the trade finance dictionary. The action of creating a new

language creates a new set of dictionary entries for that language with English text, which you can then translate.

The system facilities allow you to overwrite the text strings in each dictionary to produce different language versions of the dictionary, and to add new entries to the dictionary for additional system event fields. During document processing the system uses the document addressee details to select the appropriate language version of the dictionary, and uses the entries from that dictionary to create the document. If it cannot find a dictionary in the appropriate language, it uses the English dictionary instead.

The trade finance dictionary also allows you to set up and maintain amount and date abbreviations used during input for each language your system supports.

Note: Finastra suggest that you do not change the wording of the text strings in the English (GB) version of the dictionary. Further, you should not delete any of the entries delivered with the system from either the English or any other language version of the dictionary.

When you select the Country|Trade Finance Dictionary menu option, the system lists entries in the English version of the dictionary.

The screenshot shows a software interface titled "Trade Finance dictionary - filters". At the top, there are search fields for "Language ?" (set to "GB"), "Identifier" (set to "%"), and "Description". Below these are buttons for "Add entries", "Refresh", "New...", "Update...", "Delete...", "Copy...", and "View...". The main area displays a table of dictionary entries:

Identifier	Description
11nA	SET ON RELEASE
400A	Amount collected
400B	rate
707A	ORIGINAL AMT
707B	NEW AMOUNT
707C	Number of Amendment
707D	Old Expiry Place
707E	New Expiry Place
707F	New Beneficiary

Note: Some entries are blank, and are intended for use in documents where you may wish to include a text string at a particular point if certain conditions are met, or leave a blank instead. One entry, with the code HD, is used to define the label given to the bank-defined banner panes that display summary transaction information during transaction processing.

To view an existing version of the dictionary in another language, select the code of the language in the Language field and click **Refresh**. If a version of the dictionary already exists for the selected language, then the system displays the entries in it.

Initially, all language versions of the system dictionary are in English. If you wish to translate items into a non-English version of the dictionary, enter the code for the language into the Language field and click **Add Entries**. Then select the dictionary entry and click **Update**.

Creating a New Language Version of the Dictionary

The screenshot shows a dialog box titled "Trade Finance dictionary". It has fields for "Language" (set to "ES"), "Default text" (set to "Amount collected"), "Identifier" (set to "400A"), and "Description" (set to "Amount collected"). At the bottom are "OK" and "Cancel" buttons.

In the window that appears the system shows the value of the text in the default English dictionary for reference. The Description field holds the actual language version of the text which you can overtype.

Overtype the value in the Description field with the new value for this language version of the dictionary, and click **OK** to close the window and save the changes.

As delivered, the trade finance dictionary includes entries for all the event fields used in the document set delivered with the system. These include entries defining the standard abbreviations used during transaction processing for entering dates (see page 110) and amounts, (see page 109) which you can amend.

You can add new entries to support any additional fields you wish to include in documents created by your bank by clicking **New**, with the default English version of the dictionary displayed.

Trade Finance dictionary	
Language	GB
Identifier	<input type="text" value="DP01"/>
Description	<input type="text" value="Priority mail"/>
<input type="button" value="Add"/> <input type="button" value="OK"/> <input type="button" value="Cancel"/> <input type="button" value="Clear"/>	

Enter the code of the database field, and the text string to appear in documents, then click either **Add** or **OK** to create the new entry.

When you create a new entry in the English version of the dictionary, the system automatically creates the same entry in all other language versions of the dictionary.

Dispatch types

The system includes functionality that allows the input clerk to allocate a dispatch type to an item of correspondence during transaction processing. This functionality is implemented using the CorrespondenceTypeCharge system option, and it allows the input clerk to assign a dispatch type to 'Mail' documents via the Documents window. The dispatch type allocated to an item of correspondence can be used in setting rules, typically to govern which charges for correspondence are generated automatically in order to facilitate the consolidation of correspondence charges.

Dispatch types are set up as a special type of entry in the trade finance dictionary.

Trade Finance dictionary	
Language	ES
Default text	Priority mail
Identifier	<input type="text" value="DP01"/>
Description	<input type="text" value="Priority mail"/>
<input type="button" value="OK"/> <input type="button" value="Cancel"/>	

The identifier has the letters 'DP' followed by a number. The Description field holds a text string that appears in drop-down lists when rules are being set, and in the window used to edit documents during transaction processing.

Note: Dispatch types must be set up separately in each language version of the trade finance dictionary your system will use.

To Tailor Amount Abbreviations

The standard abbreviations for amounts delivered with the system are:

- H Hundreds
- T Thousands
- M Millions
- B Billions

For example:

Input	Represents	In US Dollars	In Japanese Yen
4H	Four hundred	400.00	400
4.5H	Four hundred and fifty	450.00	450
1.5T	One thousand five hundred	1,500.00	1,500
1HT	One hundred thousand	100,000.00	100,000
3M	Three million	3,000,000.00	3,000,000
2B	Two billion	2,000,000,000.00	2,000,000,000

To amend these values, first select the appropriate language in the Language field and click **Refresh**. Select the entry with the identifier AABBR and click **Update**. The system displays the existing amount abbreviations as an eight-character string.

The screenshot shows a dialog box titled "Trade Finance dictionary". It has a "Language" dropdown set to "GB" and a "Default text" input field containing "H2T3M6B9". Below these are two input fields: "Identifier" containing "AABBR" and "Description" containing "H2T3M6B9". At the bottom are "OK" and "Cancel" buttons.

The first character is the abbreviation used for hundreds.

The third character the abbreviation used for thousands.

The fifth abbreviation is the character used for millions.

The seventh abbreviation is the character used for billions.

Overtype these four characters with the new values you wish to use as abbreviations in that language.

The characters used as abbreviations are separated by numbers, which you should not overtype.

To Tailor Date Abbreviations

The standard abbreviations for dates delivered with the system are:

- D Day
- M Month
- Y Year
- W Week
- T Today
- S Spot: two business days' time
- N The next business day
- X Day, relative to the next business day

For example:

Input	The date it gives
30D	Thirty calendar days after today's processing date
2M	Two calendar months after today's processing date
1Y	One calendar year after today's processing date
1W	One calendar week after today's processing date

- T The current processing date
S Two business days after the current processing date
N Next business day. This is only available for the maturity of a financing deal and will be one business day after the deal start date.
3X Three business days after the next business day

To amend these values, first select the appropriate language in the Language field and click **Refresh**. Select the entry with the identifier DABBR and click **Update**. The system displays the existing date abbreviations as an eight-character string, as in the following illustration:

The screenshot shows a software interface titled "Trade Finance dictionary". It has a header bar with a logo and menu items. Below the header, there is a table with four columns: "Language" (set to "GB"), "Default text" (set to "DMYWTSNX"), "Identifier" (containing the value "DABBR"), and "Description" (set to "DMYWTSNX"). At the bottom of the window are two buttons: "OK" and "Cancel".

The eight characters are in the following sequence the current abbreviations for:

- Day
- Month
- Year
- Week
- Today
- Spot
- The next business day
- Day relative to the next business day

Overtake them with the new values you wish to use as abbreviations in that language.

Translating Static Data Item Descriptions

For some of the static data items described in this guide the system allows you to translate their description into the other languages supported by your system.

When you enter a description against such a static data item it is stored as the default language version of that description, and also as the version to be used for all the other languages supported by your system, unless you provide translations.

If you provide a translation of a description for a particular language in the way described below then the description's translation is used instead of the default description when customer documents are generated in that language. If a customer document is generated for a customer with a preferred language for which no translation has been provided, then the default language version of the description is used.

To translate static data item descriptions into another language select the Country|Static Data Language Description menu option.

The screenshot shows a user interface for translating static data item descriptions. The top section, 'Filters', contains fields for 'Language' (set to 'GB') and 'Identifier'. Below this is a 'Results' section with a table header: 'Language', 'Type', 'Identifier', and 'Description'. At the bottom are 'Update...' and 'View...' buttons.

In the window that appears the language filter is set to your system's default language. If you click **Refresh**, the system lists all the static data items that have descriptions that can be translated, together with those descriptions.

The screenshot shows a results table with 1000+ rows, indicated by a message: 'The number of rows returned for display exceeds the defined limit of 1000. You should refine your selection criteria and re-submit your search request'. The table columns are 'Language', 'Type', 'Identifier', and 'Description'. The 'Type' column shows various currency minor unit names like ADP, AED, AFA, ALL, AID, ARS, ATS, AUD, AWG, AZM, and RRD. At the bottom are 'Update...' and 'View...' buttons.

The Type field allows you to display entries for a particular static data item type.

To translate these descriptions into another language, enter the language code into the Language field. If relevant, select the static data type in the Type field. Then click **Refresh**.

The screenshot shows a user interface for managing static data. At the top, there's a 'Filters' section with fields for 'Language' (set to FR), 'Identifier' (set to %), 'Type' (set to 'Charge codes'), and a 'Refresh' button. Below this is a 'Results' section containing a table of code descriptions. The table has columns for Language, Type, Identifier, and Description. The data includes various codes like AI, AJ, AK, AL, AV, BR, CC, CF, CL, CO, and CR, each with a corresponding description such as 'Inward Clean Collection Amendment' or 'LC Payment Commission'. At the bottom of the results table are 'Update...' and 'View...' buttons.

Language	Type	Identifier	Description
FR	Charge codes	AI	Inward Clean Collection Amendment
FR	Charge codes	AJ	Inward Documentary Collection Amend
FR	Charge codes	AK	Outward Clean Collection Amendment
FR	Charge codes	AL	Outward Doc Collection Amend
FR	Charge codes	AV	Advising Commission
FR	Charge codes	BR	Brokerage
FR	Charge codes	CC	Acceptance Commission
FR	Charge codes	CF	Deferred Payment Commission Lc
FR	Charge codes	CL	Cash Letter
FR	Charge codes	CO	Collection Payment
FR	Charge codes	CR	LC Payment Commission

In the list that appears highlight the entry you want to translate and click **Update**. The window that appears allows you to enter a translation for the selected item's description.

The window that appears when you click **Update** shows the code of the language of the selected item, its unique event field code identifier and its static data type. You cannot amend these values.

This screenshot shows a modal dialog box titled 'Code description details'. It contains fields for 'Language' (set to FR), 'Identifier' (set to AV), 'Type' (set to 'Charge codes'), and a 'Description' field which currently contains the value 'Advising Commission'. At the bottom of the dialog are 'OK' and 'Cancel' buttons.

The Description field holds the default language version of the description, which you can overtype.

Note: If you open this window for a static data item in the default language version, the Description field is not enabled. To change the default language version of an item's description you must use the relevant static data maintenance application menu option.

Trade-Related Parameters

This chapter covers trade-related static data.

Goods Codes

Goods codes provide a means of identifying the goods involved in products such as letters of credit. Goods codes satisfy the legal requirement in some countries for banks to keep a record of the type of goods being imported and exported, and are also useful for internal analysis of the type of trade your bank facilitates.

When you select the Trade|Goods Codes menu option the system lists existing entries using their code and description.

The screenshot shows a software interface titled 'Goods description - filters'. At the top, there are two search fields: 'Goods code' and 'Description', each with a '%' placeholder. A 'Refresh' button is located to the right of the description field. Below the search fields is a table listing goods codes and their descriptions:

Code	Description
KA	Agricultural Equipment
LA	Oil
LB	Coal
MA	Food and Beverages
MF	Furniture and Fixtures
MG	Paper and Paper Products
MH	Printing and Publishing
MI	Chemical Products
MJ	Petroleum and Coal Products

At the bottom of the window are four buttons: 'New...', 'Update...', 'Delete...', and 'View...'. There are also scroll bars on the right side of the table.

To create a new goods code click **New**.

The screenshot shows a software dialog box titled 'Goods description'. It has two input fields: 'Code' and 'Description'. Below the fields are four buttons: 'Add', 'OK', 'Cancel', and 'Clear'.

Use the Code field to enter a unique alphanumeric code for the goods, then enter a description of the goods into the Description field.

Document Types

At certain points during transaction processing, the system allows the input clerk to identify the commercial and financial documents associated with a transaction. For documentary collection orders these will be the documents forwarded to the drawee. For letters of credit and guarantees these are the documents presented with a claim. For this purpose, you can define a list of the standard financial and commercial documents to be shown during transaction processing. The input clerk can select the appropriate documents from the list.

Documents can be categorised as:

- Commercial documents - the actual documents required to support a claim for payment
- General items, such as envelopes and covering letters

While both types of document can be recorded against a transaction, only the former are included in the customer documents generated by the system listing commercial documents received.

When you select the Trade|Document Types menu option the system lists existing entries using their code and description. The order in which the documents are shown in this window reflects the order in which the user will see them in a drop-down list, so by using the Move Up and Move Down keys the bank can adjust the sequence so that, for example, the most important documents are listed first.

Attached document type - filters

Code	Description	Document type	Filter
%	%	All	Refresh
Type	Code	Description	
Documents	BOE	Bill of exchange	
Documents	COI	Commercial invoice	
Documents	CUI	Customs invoice	
Documents	PKL	Packing list	
Documents	CSI	Consular invoice	
Documents	COO	Certificate of origin	
Documents	INS	Insurance certificate/policy	
Documents	BOL	Bill of lading	
Documents	PPR	Parcel post receipts	
Documents	AWB	Air waybill	
Documents	RBL	Rail bill of lading	
Documents	CTD	Combined transport document	
Documents	GEN	General document	
Documents	SPL	Special docs	

Actions: Move up, Move down, New..., Update..., Delete..., Copy..., View...

To create a new document type click **New**.

Attached document type details

Code	<input type="text"/>
Document type	<input type="button" value="Documents"/>
Description	<input type="text"/>

Buttons: Add, OK, Cancel, Clear

Use the Key field to enter a unique alphanumeric code for the document type then enter a description of the document type into the Description field. The Type field is used to define whether the document type is a commercial document (Documents) or a general item (General).

Incoterms

Incoterms define who is responsible (the buyer or the seller) for paying expenses over and above the cost of the goods when in transit.

Fusion Trade Innovation is delivered with a standard set of incoterms ratified by the International Chamber of Commerce which you can modify or augment using the system.

When you select the Trade|Incoterms menu option the system lists existing entries using their code and description.

Incoterm - filters

Code	Incoterm	Filter
%	%	Refresh
Type	Incoterm	
CFR	Cost and Freight...	
CIF	Cost Insurance Freight...	
CIP	Carriage and Ins Paid To...	
CPT	Carriage Paid To...	
DAF	Delivered at Frontier...	
DDP	Delivered Duty Paid...	
DDU	Delivered Duty Unpaid...	
DEQ	Delivered Ex Quay...	
DES	Delivered Ex Ship...	

Actions: New..., Update..., Delete..., Copy..., View...

To create a new incoterm entry click **New**.

(i) Incoterms details

Code	<input type="text"/>
Incoterm	<input type="text"/>
Insurance cover	Applicant <input type="button" value="▼"/>
Freight	Collect <input type="button" value="▼"/>

Add **OK** **Cancel** **Clear**

The following table explains what the values in each of these fields represent:

Field	What it Holds
✓ Code	The unique alphanumeric code for the incoterm entry.
✓ Incoterm	An alphanumeric description of the incoterm entry.
Insurance Cover	Indicates who is liable to pay for the insurance - the applicant or the beneficiary. The value entered here is applied automatically whenever the input clerk issues or advises a letter of credit.
Freight	Indicates whether freight is to be pre-paid or paid on collection. The value entered here is applied automatically whenever the input clerk issues or advises a letter of credit.

Collateral Types

At certain points during transaction processing, the system allows the input clerk to enter details of any collateral put up for a transaction. For this purpose, you can define a list of the standard types of collateral your bank accepts to be shown during transaction processing. The input clerk can select the appropriate collateral type from the list.

When you select the Trade|Collateral Types menu option the system lists existing entries using their code and description.

(i) Collateral type - filters

Code	<input type="text"/> %	Description	<input type="text"/> %	Refresh
Code	Description			
IUTP	Irrevocable Undertaking to Pay			
RT01	Company shares			
RT02	Property			
RT03	Bonds and other instruments			

New... **Update...** **Delete...** **View...** **Copy...**

To create a new collateral type click **New**.

(i) Collateral type details

Code	<input type="text"/>
Description	<input type="text"/>

Add **OK** **Cancel** **Clear**

Use the Code field to enter a unique alphanumeric code for the collateral type, then enter a description of the collateral type into the Description field.

Documents of Title

If you have the shipping guarantees functionality implemented you will need to define the documents of title for which you may issue shipping guarantees, and the information that must be entered against each of them. This is done using the Trade|Documents of Title menu option.

When you select this option the system lists existing entries using their code and description.

Code	Description
BOL	Bill of lading
AWB	Air waybill

Buttons: New..., Update..., Delete..., Copy..., View...

To define a new document of title click **New**.

Number of fields (1 - 10)	Name	Type	Mandatory
1		Text	<input type="checkbox"/>

Buttons: Add, OK, Cancel, Clear

Use the Attached Document field to select the document type. For bill of lading and other document types which are endorsable you should check the Requires Return flag. (This controls how the system handles liability - documents of title which are endorsable must be returned to your bank using a Return event before the liability against the shipping guarantee is released and the shipping guarantee is booked off. Documents of title which are not flagged as endorsable do not have to be returned.)

In this window the system permits you to define input fields against each type of document of title. During transaction processing these are displayed for the input clerk to enter information when a shipping guarantee is created. For each field you can define the field's name, the type of data it will contain, and whether input will be mandatory or not.

These fields can be used in the creation of Word templates for customer documents and for the actual shipping guarantees.

Note: Your bank should ensure that the fields defined here match those set up on the document template(s) used to create shipping guarantees.

Enter a value in the range 1 - 10 in to the Number of Fields field to define how many input fields the document type will have, then click **Refresh**. The system displays a set of three fields for each input field.

The screenshot shows a configuration dialog titled 'Fields'. At the top left is a link to 'Number of fields (1 - 10)' with a value of '8'. To its right is a 'Refresh' button. Below this, there is a table with 8 rows, each representing a field. Each row has three columns: 'Name' (containing the field name), 'Type' (set to 'Text'), and 'Mandatory' (with an unchecked checkbox). The rows are labeled 'Field 1' through 'Field 8'. At the bottom of the dialog are four buttons: 'Add', 'OK', 'Cancel', and 'Clear'.

Fields		
Number of fields (1 - 10)		
Field 1	Name	Type
Field 2		Text
Field 3		Text
Field 4		Text
Field 5		Text
Field 6		Text
Field 7		Text
Field 8		Text

Use the Name field to enter the label that will appear against the field during transaction processing, and the Type field to define what type of data it will accept - date, text integer, money or logical flag. If input is to be mandatory check the mandatory box.

Codes for Statutory Reporting

During settlement, the system permits the input clerk to enter up to five codes against the payment lines for that event. These codes can be used for statutory reporting and other forms of statistical analysis of payments. The system permits you to define a list of the reporting codes (see page 118) to be shown during transaction processing. The input clerk can select the appropriate reporting codes from the list.

In addition, the system permits you to set up codes for categorising the debit and the credit account used in settlement (see page 119). During settlement, the input clerk can select one of these codes to be used for the account being debited, and another for the account being credited.

To use this functionality, your bank must have set the COEAnalysisRequired system option during system tailoring, as described in the *System Tailoring User Guide – Fusion Trade Innovation*.

Statistics Codes

Select the Trade|Statistics menu option.

The same functionality is used to add codes for categorising accounts (see page 119).

The screenshot shows a dialog titled 'Statistics - filters'. At the top left is a link to 'Code' with a value of '%'. To its right is a 'Description' field and a '%'. To the right of these is a 'Refresh' button. Below this is a table with two columns: 'Code' and 'Description'. At the bottom of the dialog are several buttons: 'New...', 'Update...', 'Delete...', 'Copy...', and 'View...'. There is also a 'Code' column header above the table.

Statistics - filters		
Code	Description	%

To create a new code click **New**.

Statistics details

Code
Description

Add OK Cancel Clear

Use the Code field to enter a unique alphanumeric code, then enter a description into the Description field.

Codes for Categorising Accounts

Select the Trade|COE Account Types menu option.

COE account type - filters

Code % Description %

Code Description

New... Update... Copy... Delete... View...

To create a new code for statutory reporting click **New**.

Adding a New Code

COE account type details

Code
Description

Add OK Cancel Clear

Use the Code field to enter a unique alphanumeric code, then enter a description into the Description field.

Note Types

As input clerks enter notes against transactions using the Notes window, or special instructions against a customer, they can categorise them as belonging to a pre-defined note type. Note types identify the subject matter of a note or special instruction and so allow input clerks, reviewers or authorisers to identify them according to their subject matter.

Each note type consists of a single text string, which both describes the note type and acts as a selection field.

Note: The system is delivered with a standard set of note types which you should not change. The system uses these note types during daily batch processing to generate notes against events of certain types generated as the result of diary actions.

When you select the General|Note Types menu option the system lists existing note types in alphabetical order. This window lists existing note types in alphabetical order.

The screenshot shows a software interface titled "Note type - filters". At the top, there is a search bar labeled "Description" with a placeholder "%". To its right is a dropdown menu labeled "Applies to" with options "All", "Customer", and "Master". Below the search bar is a "Refresh" button. The main area displays a table with columns "Description" and "Applies to". The data rows are:

Description	Applies to
Approval	All
Batch Invoice Revaluation	All
Customer Warning	Customer
Rate Fixing	All

At the bottom of the window are four buttons: "New...", "Update...", "Copy...", "Delete...", and "View...".

The Description column shows the category, and the Applies To column shows whether the note type is for use to categorise note types stored against transactions (Master), special instructions stored against customers (Customer) or both (All).

Each note type is displayed using the style applied to it when it was created.

To add a new note type click **New**.

The screenshot shows a software dialog box titled "Note type". It has two main input fields: "Description" and "Style". The "Description" field is empty. The "Style" field contains a dropdown menu with "All" selected and a checked checkbox labeled "Emphasis". At the bottom of the dialog are four buttons: "Add", "OK", "Cancel", and "Clear".

Enter the text string into the Description field.

Use the Applies To field to define whether this note type is to be used to categorise:

- Note types against transactions (Master)
- Special instructions against customer (Customer)
- Note types and special instructions (All)

Use the Style field to select the style to be used to display the special instructions. The style selected here determines the text and background colours used to display the special instructions. If the text of the note is to be displayed with a bold weighting check the Emphasis field.

SWIFT Related Static Data

This chapter covers SWIFT BIC addresses, BIC authentication statuses, SWIFT BIC Plus IBAN, IBAN structure codes, SWIFT reject codes and SWIFT clearing codes.

SWIFT BIC Addresses

During transaction processing, when the input clerk uses the SWIFT address browser to list and select a SWIFT party, the system retrieves and displays the SWIFT party's name and the second, third and fourth lines of their SWIFT BIC address. The static data maintenance application includes facilities to allow you to access SWIFT BIC address details, and to enter additional information on the status of those addresses relative to your bank - specifically whether they have been blocked, closed or authenticated by your bank.

Below is the transaction processing of SWIFT BIC addresses

1. First it checks if the BIC is a part of the transaction
 - a. If it can find the party as part of the transaction and it is only defined once then it will show the address of the party (may not be the swift address)
 - b. If it is assigned to multiple party like Received from and Reimbursing bank, then it will use the address of the BIC.
2. If it is not part of the party transaction then it will get this from the static customer if it can find one
3. If it cannot find one then it will check the SWIFTBIC table to see if it is in the DB.

Note: If your bank has set the zone level system option UseSwiftBIC then SWIFT BICs will be validated against the SWIFT BIC file as they are entered into input fields in transaction processing.

The window displayed when you select the SWIFT|SWIFT BIC menu option allows you to list existing SWIFT BIC addresses alphabetically by bank.

SWIFT BIC maintenance

▼ SWIFT BIC - filters

Business party prefix	A96	ISO Country code	Q
Business party suffix	%	Branch code	%
Bank name	%	Branch name	%
City	%		

Business **ISO** **Business**

Business party prefix	ISO Country code	Business party suffix	Branch code	Branch name	City
ABAC	US	61	XXX	AMERICAN BANK OF COMMERCE	LAS VEGAS,NV
ABNY	US	33	XXX	ATLANTIC BANK OF NEW YORK	NEW YORK,NY
ABOC	HK	HH	XXX	AGRICULTURAL BANK OF CHINA, THE	HONG KONG
ALKH	BH	21	001	AL-KHALIFA BANK	BAHRAIN
AMSB	US	44	XXX	AMSOUTH BANK OF ALABAMA	BIRMINGHAM,AL
AMTR	US	3F	XXX	AMTRADE INTERNATIONAL BANK OF FLORI	MIAMI,FL
AMTR	US	3G	XXX	AMTRADE INTERNATIONAL BANK OF GEORG	ATLANTA,GA
ANBB	US	31	XXX	AMERICAN NATIONAL BANK OF BRUNSWICK	BRUNSWICK,GA
ANYO	US	31	XXX	AMALGAMATED BANK OF NEW YORK	NEW YORK,NY
AYUD	HK	HH	XXX	BANK OF AYUDHYA LTD., HONG KONG BRA	HONG KONG

New... **Update...** **Delete...** **View...** **Copy...**

The following table explains what each of the columns in this window shows:

Heading	What it Shows
Bank	The bank's SWIFT code name.
Country	The bank's SWIFT country code.

Heading	What it Shows
Location	The bank's SWIFT location indicator.
Branch	The SWIFT indicator for routing the message within the bank.
Bank Name	The bank's name.
Branch Name	The branch name.
City	The city.

To enter a new SWIFT BIC address click **New**.

SWIFT BIC - New

▼ Address details

Business party prefix	WALL	ISO Country code	US
Business party suffix	33	Branch code	XXX
Bank name	WAL ST BANK OF NEW YORK	Address	122 AVENUE OF THE AMERICAS FLOOR 35
National clearing code			
CHIPS		ZIP	NEW YORK,
City	NEW YORK,NY	Branch code	

Note: A gateway message exists to enable automatic upload of the SWIFT BIC file either as a full upload or delta changes using the SWIFT BIC file. Your bank must create an application to transform the data in the BIC file to the gateway message format for upload.

TI SWIFT Details

The Customer Maintenance|TI SWIFT Details menu option allows you to view or amend the authenticated, closed, blocked and transliteration (where implemented) statuses of a SWIFT BIC held for each of the bank's main banking entities. When entering transactions the system will retrieve the TI SWIFT details for the main banking entity associated with the behalf of branch. The party 'event fields' are then set using these details allowing the bank to use rules to condition the production of SWIFT messages or bank defined error/warning messages based on these values.

If Maker Checker is being used in your system, you will only be allowed to view this function. Any changes will need to be made in the Maker Checker application. See the *Maker Checker User Guide – Fusion Trade Innovation* for further details.

When the TI SWIFT Details menu option is selected, the window that is displayed can be used to list details of those SWIFT BIC addresses against which you have entered additional information, alphabetically by bank.

TI SWIFT details maintenance

▼ TI SWIFT details - filters

Business party prefix	96	ISO Country code	96
Business party suffix	96	Branch code	96
Main banking entity			

▼ Results

SWIFT BIC	Name	Main banking entity	Blocked	Closed	Authenticated	Transliteration
ABNY US 33 XXX	Atlantic Bank Of New York	ALPHA	--	--	Authenticated	--
ABNY US 33 XXX	Atlantic Bank Of New York	MBWW	--	--	Authenticated	--
ANYO US 31 XXX	Amalgamated Bank Of New York	MBWW	--	--	Authenticated	--
BARB US 33 XXX	Bank Of Baroda	MBWW	--	--	Authenticated	--
FALB US 51 XXX	First National Bank Of Albuquerque		Blocked	--	--	--
FSBM US 33 XXX	First State Bank Michigan	MBWW	Blocked	Closed	--	--

New... **Update...** **Copy...** **Delete...** **View...**

The window shows whether each address has been blocked, closed or authenticated by your bank. Additionally if your bank has implemented Russian character transliteration it indicates if this should be done for SWIFT messages to be sent to this BIC address. Entries can be viewed, amended and deleted in the usual way.

To enter new TI SWIFT details you must first enter a main banking entity on the main browser screen and then click **New**.

TI SWIFT details - New

▼ TI SWIFT details

Main banking entity	MBWW	Misys Bank Worldwide.
SWIFT BIC identifier	<input type="checkbox"/> Authenticated <input type="checkbox"/> Closed	
	<input type="checkbox"/> Blocked <input type="checkbox"/> Transliteration required	

Add **OK** **Cancel** **Clear**

The following table explains what to enter into the fields in this window:

Field	What to Enter
<input checked="" type="checkbox"/> Main banking entity	The main banking entity to which these details apply.
<input checked="" type="checkbox"/> SWIFT BIC identifier	The SWIFT BIC of the bank that is being defined.
<input type="checkbox"/> Authenticated	If authenticated
<input type="checkbox"/> Blocked	If blocked
<input type="checkbox"/> Closed	If closed
<input type="checkbox"/> Transliteration required	If SWIFT messages should be transliterated when sent to this bank.

SWIFT BIC Plus IBAN Addresses

During transaction processing, when the input clerk uses the SWIFT address browser to list and select a SWIFT party, the system retrieves and displays the SWIFT party's name and the second, third and fourth lines of their SWIFT BIC address. The static data maintenance application includes facilities to allow you to access SWIFT BIC address details from the SWIFT BIC IBAN file.

Note: If your bank has set the zone level system option SWIFTBICPlusIBANFeatures then SWIFT BICs will be validated against the SWIFT BICPlus IBAN file as they are entered into input fields in transaction processing. In addition IBANs are checked against the format expected for the country of the IBAN that is contained in the IBAN Structure file.

The window displayed when you select the SWIFT|SWIFT BIC menu option allows you to list existing SWIFT BIC addresses alphabetically by institution name.

The screenshot shows a software interface for managing SWIFT BIC and IBAN addresses. At the top, there is a header bar with the title "SWIFT BICPlusIBAN selection". Below this is a section titled "SWIFT BICPlusIBAN - filters" containing several search fields, each with a "%" placeholder. The fields are: ISO country code, Institution name, City heading, Branch information, Unique BIC bank, IBAN BIC bank, IBAN country code, and ZIP code. To the right of these fields are three more search fields: Unique BIC country code, IBAN BIC country code, and Unique IBAN national ID, each also with a "%" placeholder. A "Refresh" button is located at the bottom right of this filter area. Below the filters is a table with two columns: "Record Key" and "Institution name". The "Record Key" column contains a single row with a text input field. The "Institution name" column contains a single row with a text input field. At the bottom of the window are four buttons: "New...", "Update...", "Delete...", and "Copy...".

The following table explains what each of the columns in this window shows:

Heading	What it Shows
Record Key	The unique IBAN record key for the address.
Institution Name	The institution's trading name.

To add or amend a SWIFT BIC IBAN click **New** or **Update**. The following window is displayed:

SWIFT BICPlusIBAN - New

Swift BIC plus IBAN details

ISO country code ?	<input type="text"/>	Sequence number <input type="text"/>
Institution name <input type="text"/>		
City name <input type="text"/>		
Branch information <input type="text"/>		
National ID BIC ?	<input type="text"/>	Unique BIC ? <input type="text"/>
IBAN BIC ?	<input type="text"/>	Routing BIC ? <input type="text"/>
Bank code of parent BIC <input type="text"/>		
Financial institution country ?	<input type="text"/>	National ID of bank <input type="text"/>
IBAN country ?	<input type="text"/>	Unique national ID for country <input type="text"/>
Unique national ID for IBAN country <input type="text"/>		
Other national ID 1 <input type="text"/>		
CHIPS UID of financial institution <input type="text"/>		
Service codes <input type="text"/>		
BIC branch qualifiers <input type="text"/>		
Physical address <input type="text"/>		
Zip code <input type="text"/>		
Location <input type="text"/>		
Country name <input type="text"/>		
Post office box number <input type="text"/>	Post office box zip code <input type="text"/>	<input type="text"/>
Post office box location <input type="text"/>		
Post office box country name <input type="text"/>		
National ID expiry date <input type="text"/>		
<input type="button" value="Add"/>	<input type="button" value="OK"/>	<input type="button" value="Cancel"/>
<input type="button" value="Clear"/>		

The following table explains what each of the fields in the window shows:

Heading	What it Shows
ISO Country Code	ISO standard country code.
Sequence Number	A unique sequential number within country. Together with the ISO Country Code this forms the unique key (record key).
Institution Name	Institution name.
City Name	City name.
Branch Information	Branch information.
National ID BIC	The BIC related to the NATIONAL ID (the account servicing institution) if matched with a national code. BIC11
Unique BIC	Unique BIC code within active records. BIC11
IBAN BIC	The BIC issued together with the IBANs to the bank's clients. BIC11
Routing BIC	If the IBAN BIC code is a non-connected BIC the routing BIC code is filled to provide an addressable code on the SWIFT network. BIC11
Bank Code of Parent BIC	Bank code of the parent BIC.4 characters.
National ID of Bank	National ID of the bank.
Financial Institution Country	ISO country code of the Financial Institution.
Unique National ID for Country	Value is unique in the data file per Country Code. The value is unique within the active records.

Heading	What it Shows
IBAN Country	ISO country code of the IBAN that the bank issues.
National ID in the IBAN	The National ID as included in the IBAN. This ID is the country-specific identifier of the financial institution, used in domestic payments processing.
Unique National ID for IBAN Country	Value is unique in the data file per Country Code. This ID is the country-specific identifier of the financial institution, used in domestic payments processing. The value is unique within the active records.
Other National ID 1	For some countries 2 types of national ID co-exist.
Other National ID 2	For some countries 2 types of national ID co-exist.
CHIPS UID of Financial Institution	CHIPS Universal ID for the financial institution.
Type of Financial Institution	Type of financial institution (sub-type indicator) e.g. bank or a broker.
Service Codes	Value added services that the financial institution has subscribed to. For example: RTGSplus in Germany, BIREL in Italy.
BIC Branch Qualifiers	BIC branch qualifiers. For example: ADM = Administration, BKO = Back office.
Special Code	Specific information from the National record for the financial institution.
Physical Address	Address – Four parts x 35 long
Zip Code	ZIP code for physical address.
Location	Location.
Country Name	Country name.
Post Office Box Number	Post Office Box number.
Post Office Box Zip Code	Post Office Box ZIP code.
Post Office Box Location	Post Office Box location.
Post Office Box Country Name	Post Office Box country name.
National ID Expiry Date	The date on which the national ID has been removed by the national authority.
Date Last Updated	The date on which the record was last updated.

Note: A gateway message exists to enable automatic upload of the SWIFT BIC IBAN details either as a full upload or delta changes using the SWIFTRef file. Your bank must create an application to transform the data in the SWIFTRef file to the gateway message format for upload.

IBAN Structure Codes

The **IBAN Structure selection** is displayed when you select the SWIFT|SWIFT IBAN Structure menu option. It allows you to list existing country IBAN structures.

IBAN Structure selection

⊖ IBAN Structure - filters

ISO country code	% <input type="text"/>	Name <input type="text"/>	% <input type="text"/>								
Refresh											
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>ISO country code</th> <th>Name</th> </tr> </thead> <tbody> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> </tbody> </table>				ISO country code	Name						
ISO country code	Name										
New...		Update... Copy...	Delete...								
View...											

The following table explains what each of the columns in this window shows:

Heading	What it Shows
ISO Country Code	The international standard country code associated with the IBAN structure.
Name	Country name

To add or amend a structure code click **New** or **Update**. The following window is displayed:

IBAN Structure - New

⊖ IBAN structure details

ISO country code ?	<input type="text" value="NO"/>	Country code length	<input type="text" value="2"/>
Country code position	<input type="text" value="1"/>	Check digit length	<input type="text" value="2"/>
Check digit position	<input type="text" value="3"/>	Bank identifier length	<input type="text" value="4"/>
Bank identifier position	<input type="text" value="5"/>	Branch identifier length	<input type="text" value="0"/>
Branch identifier position	<input type="text"/>	National identifier length	<input type="text"/>
National identifier length	<input type="text" value="4"/>	Account number length	<input type="text" value="7"/>
Account number position	<input type="text" value="9"/>	IBAN total length	<input type="text" value="15"/>
IBAN total length	<input type="text"/>		

[Add](#) [OK](#) [Cancel](#) [Clear](#)

The following table explains what each of the fields in the window shows:

Heading	What it Shows
ISO Country Code	The international standard country code associated with the IBAN structure.
Country Code Position	Start position of the country code in the IBAN.
Country Code Length	Number of characters of the country code in the IBAN.
Check Digit Position	Start position of check digit in the IBAN.
Check Digit Length	Number of check digit in the IBAN.
Bank Identifier Position	Start position of bank identifier in the IBAN.
Bank Identifier Length	Number of characters of bank identifier in the IBAN.
Branch Identifier Position	Start position of branch identifier in the IBAN (may be empty).

Heading	What it Shows
Branch Identifier Length	Number of characters of branch identifier in the IBAN (may be 0).
National Identifier Length	Number of significant characters of the National identifier that are used by SWIFT.
Account Number Position	Start position of the account number in the IBAN.
Account Number Length	Number of characters of the account number in the IBAN.
IBAN Total Length	The total number of characters of the IBAN.

Click **OK** to save the information and return to the initial window in the sequence.

Note: A gateway message exists to enable automatic upload of the SWIFT IBAN structure file. Your bank must create an application to transform the data in the SWIFTRef file to the gateway message format for upload.

SWIFT Payment Rejection Codes

SWIFT payment rejection codes are available for use on SWIFT payment rejection messages to indicate the reasons why a clean payment request that has been received has been rejected. They are entered using the SWIFT|SWIFT Reject Codes menu option. The code is then mapped to the resulting SWIFT payment rejection message, such as an:

- MT200/202/205 Rejection
- MT103 Rejection
- MT n 95/ n 99 Rejection

where n is 4, 7 or 9.

When you select this menu option the system displays a window that can be used to list all the rejection codes set up on your system.

Payment reject code - filters

Code	Description	%	Description	%
AC01	Format of the account number specified is not correct.			
AC02	Format of the account number specified is non-numeric.			
AC03	Format of the account number specified is not valid for local Sort/National Clearing Code.			
AC04	Account number specified has been closed on the Receiver's books.			
AC05	Account number specified is not a valid account at the Account With Institution.			
AC06	Account specified is blocked, prohibiting posting of transactions against it.			
AG01	No agreement is on file at the Receiver for affecting associated transaction/message.			
AG02	Bank Operation code specified in the transaction/message is not valid for Receiver.			
AM01	Specified transaction/message amount is equal to zero.			

Action Buttons: Refresh, New..., Update..., Delete..., View..., Copy...

You can select them to view, amend, delete or copy in the usual way.

Click **New** to enter a new rejection code.

Payment reject code

Code	<input type="text"/>
Description	<input type="text"/>

Action Buttons: Add, OK, Cancel, Clear

Enter a unique alphanumeric code and a text description to indicate the reason for the rejection when this code is used.

SWIFT Clearing Codes

The system enables your bank to maintain your own list of national clearing system codes, for use in settlements. (This facility is only available if the ClearingSystemCodes system option is set to 'Yes'.)

This is done using the SWIFT|SWIFT Clearing Codes menu option.

Clearing code - filters

Code	Description	%	Description	%
AT	Austrian Bankleitzahl			
AU	Australian Bank State Branch (BSB) Code			
BL	German Bankleitzahl			
CC	Canadian Payments Association Payment Routing Number			
CH	CHIPS Universal Identifier			
CP	CHIPS Participant Identifier			
ES	Spanish Domestic Interbanking Code			
FW	Pay by Fedwire			
GR	HEBIC (Hellenic Bank Identification Code)			

Action Buttons: Refresh, New..., Update..., Delete..., View..., Copy...

When you click **Refresh** this window lists all the clearing codes set up on your system and you can select them to view, amend, or delete in the usual way.

Click **New** to enter a new clearing code.

The screenshot shows a software interface for entering clearing code details. It includes sections for 'Clearing code details', 'Length', and 'Tags'. Fields for 'Code' and 'Description' are present, along with dropdowns for 'Country code'. Under 'Length', 'Minimum' and 'Maximum' fields are shown. In the 'Tags' section, dropdowns are provided for 'Tag 52 - Ordering institution', 'Tag 57 - Account with institution', 'Tag 56 - Intermediary', and 'Tag 58 - Beneficiary institution'. At the bottom are buttons for 'Add', 'OK', 'Cancel', and 'Clear'.

The following table explains what to enter into the fields in the window that appears:

	Field	What to Enter																		
✓	Code	An identifier for the clearing system code.																		
✓	Description	A description of the clearing system code.																		
✓	Country Code	The country in which the national clearing system operates. This is required to allow the system to retrieve the correct prefix for the national clearing system when generating SWIFT messages.																		
✓	Length	<p>The Minimum and Maximum fields define the range of lengths possible for the code, as follows:</p> <ul style="list-style-type: none"> If Minimum is set to 0 and Maximum to any integer, the code may either be used blank or with an account number the length defined in Maximum If Minimum and Maximum are the same, that value is the fixed length of any account number If Minimum is greater than 0 but less than Maximum the account number may be of any length in the range. <p>For example:</p> <table border="1"> <tr> <td></td> <td>Min</td> <td>Max</td> <td>Length permitted</td> </tr> <tr> <td></td> <td>0</td> <td>5</td> <td>Blank or 5 digits</td> </tr> <tr> <td></td> <td>1</td> <td>5</td> <td>Between 1 and 5 digits</td> </tr> <tr> <td></td> <td>5</td> <td>5</td> <td>5 digits exactly</td> </tr> </table>				Min	Max	Length permitted		0	5	Blank or 5 digits		1	5	Between 1 and 5 digits		5	5	5 digits exactly
	Min	Max	Length permitted																	
	0	5	Blank or 5 digits																	
	1	5	Between 1 and 5 digits																	
	5	5	5 digits exactly																	
✓	Tags	For each of these fields, select one of the following options:																		
	Option A	Party Identifier and BIC																		
	Option D	Party Identifier and Name and Address																		
	Either A or D	Party Identifier and either BIC or Name and Address																		
	Not valid	The code may not be used in this tag																		

Customised Static Data Tables

This chapter explains how to enter data into customised static data tables.

Overview

The system uses static data that is maintained using the facilities described in this guide. The system operates in one or more of the following ways:

- As a standalone system, in which case the system uses static data that is maintained using the facilities described in this guide
- As a system integrated with one or more back office systems where some static data is replicated from the external system. Static data is passed to the system and held in the database.
- As a system integrated with one or more back office systems using ‘services’ to retrieve some of the static data, such as customers, accounts and settlement instructions, from the back office database. A copy is used by the system and is then updated throughout business hours to keep it in line with the back office database

Some other types of static data are specific to trade finance, and so are stored on the database and maintained using Fusion Trade Innovation facilities, regardless of whether your system is integrated or standalone.

For some types of data, standard data sets are provided as part of the system release. They can be augmented and maintained using the static data application. These standard data sets provide a consistent set of static data that you can use while familiarising with the system. These can be deleted before your system goes live, but you may want to retain those standard data sets that conform to external standards for live operations.

Some other types of data are parameters that support global processing, such as branches and zones. Branches are organised into zones. Each zone has its own database of transactions, static data and users; and the branches within a zone share that database. Aliasing allows you to set up in each database a mapping between the key value held for a static item in that database and the corresponding key values held for the same item in other back office databases you might share data with.

When you use the static data application to make any changes to the system, before and after images of the affected data are journalled. You can display this information using the Full Journal Report.

A table in the Appendix lists all the static data types that the system uses.

The following sections in this chapter provide a brief description of the static data used by the system explaining what each is used for and how they interrelate, and providing some guidelines on the order in which static data should be set up.

Entering Data into Customised Static Data Tables

The static data application allows you to enter, amend and delete information held in customised static data tables in the same way as for other types of static data.

When you select a customised static data table menu option, the system opens a browser window that allows you to list existing entries in that table.

Head office classification - filters

HO Class	<input type="text"/>	Description	<input type="text"/>
Review Date	<input type="text"/>	Percentage Weighting	<input type="text"/>
		Sort on	<input type="button" value="<-->"/>
<input type="button" value="Refresh"/>			

Results

HO Class	Description	Review Date	Percentage Weighting

The buttons in this window work in the usual way. Filter fields may include browsers; and there may be sort fields present to allow you to alter the list sequence.

To set up a new entry, click **New**.

Customised Head office classification details

HO Class	<input type="text"/>	Description	<input type="text"/>
Review Date	<input type="text"/>	Percentage Weighting	<input type="text"/>

The system displays the fields held by records in that table. Enter the required data for the new entry and click **Add** to save it.

The system provides validation to ensure, for example, that the data entered into a field is of the correct type or length. Browser buttons may be present, allowing you to browse on and select other static data items, including items from other customised static data tables.

Appendix Static Data Types

The following table lists all the static data types that the system uses. The first column indicates those for which a standard data set is provided with the system. The second column has a tick to indicate which static data types are typically provided from the back office(s) to which the Zone is linked:

Account Officers	✗	✓
Account Types	standard data set	✓
Accounts	✗	✓
Address Types	✗	
Analysis Codes	✗	✓
Base Rate Codes	✗	✓
Base Rate Groups	✗	✓
Base Rates	✗	✓
Branches	✗	✓
Calendars	✗	✓
Charge Codes	standard data set	
Charge Groups	✗	
Clearing Systems	✗	
Collateral Types	✗	
Correspondents	✗	
Countries	standard data set	
Currencies	standard data set	
Customer Addresses	✗	✓
Customer Groups	✗	✓
Customer Types	standard data set	
Customers	✗	✓
Deal Types	✗	✓
Default Nostros	✗	✓
Differential Rates	✗	✓
Document Types	standard data set	
Documents of Title	✗	
Entity Types	✗	
Foreign Exchange Rate Types	✗	
Foreign Exchange Rates	✗	
Goods Codes	✗	
Incoterms	standard data set	
Instruction Groups	✗	✓
Languages	✗	✓

Nostros	✗	✓
Note Types	standard data set	
Settlement Instructions	✗	✓
Spot Exchange Rates	✗	✓
Statistic Codes	✗	
SWIFT BIC Addresses	✗	✓ From SWIFT
SWIFT Clearing Codes	standard data set	
SWIFT IBAN Structure	✗	✓ From SWIFT
SWIFT Reject Codes	standard data set	
System Parameters	standard data set	✓
TI Customer Details	✗	
Trade Finance Dictionary	standard data set	✓
Transaction Codes	standard data set	✓
Transfer Methods	standard data set	✓