

Approach Document

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Mobile App Charge Processing

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# 1. Introduction

## 1.1. About the Document

This document is prepared to provide the approach for customization in FCUBS to apply charges on customers at a specific rate maintained and operated by business users. This document discusses about the requirements provided by client, approach followed, maintenances, reports and migration/conversion required to achieve the same.

## 1.2. Document Organization

The first chapter of this document gives a brief of the approach document. The subsequent chapters of this document provide an explanation of requirements and functionality that current system supports. Further chapters explain about the approach suggested and impact of this approach over current system.

## 1.3. Intended Audience

1. Bank functional team to confirm if the approach document meets the expectation of the requirements.
2. Implementation team to understand the set of maintenances to be done for the enhanced functionality to work in system.
3. Bank Operations to understand how to use the functionality in real time and provide the valuable inputs for making their life easy.
4. Production support team to have insights over the customization to do the day-to-day support in case of any concerns from operations about the customization.

## 1.4. Abbreviations used.

S. No	Acronym	Abbreviation
1	FCUBS	Oracle FLEXCUBE
2	EOD	End of Day
3	RT	Retail Teller
4	IC	Interest and Charges

## 2. Overview of Requirements

Bank is introducing a new service where customers can subscribe to one of three predefined packages: **Gold**, **Silver**, and **Main**. Each package has a unique annual fee. The system needs to ensure that customers are linked to their selected package, and the respective fee is deducted automatically from their accounts every six months. The system should also allow for future modification of package rates without impacting the existing customer-package associations.

Below is the summary of objectives

1. Provide a mechanism to link customers to their chosen package while adhering to the bank's existing system constraints which needs to be independent of their account class
2. Ensure deductions based on the customer's selected package and frequency.
3. Allow the flexibility to modify package rates in the future without requiring structural changes to the system.
4. Ensure compliance with the bank's existing product code and account class configurations.
5. Introduce three packages:
  - a. **Gold**: 90 LYD semi-annual fee
  - b. **Silver**: 60 LYD semi-annual fee
  - c. **Main**: 12 LYD semi-annual fee

## 3. Existing System Functionality

Currently the system only supports charging the customer account based on the corresponding account class which needs to be configured as an IC product.

New Customer IC Charge product – MSTC created with Charge basis as MASARAT-CHG

MSTC Charge product is collecting Masarat Charges from customers with MASARAT Enabled and post it to the Interim Bridge GL.

EOD Custom Batch MASCUST was introduced to split the income between Bank GL and MASARAT GL.

## 4. Functional Approach

### 4.1. New Maintenance Screen

A new maintenance screen IFDCHPDF will be developed where a provision will be given for users to define the package. Below fields will be available in this new screen

Mobile App Maintenance Charge Subscription

New Enter Query

Subscription Model

Charge Amount

Charge Currency

Charge Frequency

Charge Transaction Code

Charge Income GL

Product Code

Exit

**Subscription Model:** Users can enter the name of the package.

Eg: Gold

**Charge Amount:** Users can maintain the corresponding fee that needs to be applied on customer account

Eg: 90

**Charge Currency:** User can maintain currency in which the charge has to be deducted in.

Eg: LYD

**Charge Frequency:** This will be a drop down where users can opt for daily, weekly, monthly, semi annually and annually. Users can opt for the same as per the requirement.

**Charge transaction code:** The transaction code with which the collection needs to be accounted with should be maintained here.

**Income GL:** The GL needs to be maintained in this field which will specify to which GL the charge collection has to be done.

**Product Code:** The product code with which the entries for collection needs to be booked should be entered here.

## 4.2. Existing screen modification

1. Existing screen IADCUSAC which is being used to create/modify the customer accounts will be enhanced to add a new LOV by name Mobile App fee subscription model. In this LOV all the packages created using the screen mentioned in 4.1 will appear.
2. Users can link the customer account with the package using this screen

Islamic Customer Accounts Detailed

New Enter Query

Customer No \* Currency \* Account Class \* Fetch

Customer Name Account \* Branch \* Private Customer

SD User Reference Special Acc No Generation

Main Auxiliary Nominee Check List

Address 2 Address 3 Address 4 Pincode Location \* Media \* Country Code

Initial Funding

Account Opening Amount Pay In Option Pay In By Account Pay In By GL Offset Branch Offset Account Waive account Opening Charges

Clearing Bank Code Clearing Account Number Amounts And Dates

MASARAT Package

## 4.3. Charge Processing

A new batch by name IFBMASCH will be introduced as part of EOD in EOTI stage. This batch will look at all the customer accounts in the given branch along with its subscription model and initiate the charges as per its frequency

## 5. Conversion and Upload

A provision will be given for excel upload where users can give the customer account and subscription model in an excel and the same will be uploaded in system for all existing customer accounts as part of conversion.

## 6. Report requirements

Comprehensive data model would be created as part of development phase so that during implementation the requirements for reporting on mobile application fee enhancements can be taken from users and queries can be built

## 7. Assumptions

The existing MASCUST batch to split the charges will remain as it is and in case of any changes required due to change in product/module needs to be handled