

Transaction User Guide

Oracle Banking Virtual Account Management

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Oracle Banking Virtual Account Management Transaction User Guide
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Welcome to Transactions User Guide

Transaction is a process of money transfer, typically for corporates by banks. It includes banking products, payments, international trade and other services. Every day there are more than several billions of transactions are made around the world. It is an extraordinary amount of money that is transferred from one account to another.

This section contains the following topics:

Internal Transfer	Journal Online
Amount Block	Account Transaction Enquiry
Virtual Account Statement	Exchange Rate Queues
Business Exceptions	

Internal Transfer

You can transfer funds from one virtual account to another virtual account that are mapped to same real account of the same customer. Internal transfers are processed immediately so that, the funds become available in the receiving account straight away.

Internal Transfer Summary

The summary screen provides a list of configured internal transfer details for a customer. You can perform an internal transfer using the [Internal Transfer Maintenance](#).

How to reach here:

Virtual Account Management > Transactions > Internal Transfer > View Internal Transfer

Booking Reference Number: 000ZVIB011990501	Booking Reference Number: 000ZVIB011950001	Booking Reference Number: 000ZVIB012101001	Booking Reference Number: 000ZVIB012101002
Booking Date: 2018-06-18	Booking Date: 2018-06-13	Booking Date: 2018-06-28	Booking Date: 2018-06-26
Real Customer Number: 000039	Real Customer Number: 000039	Real Customer Number: 000010	Real Customer Number: 000010
Transaction VA No: 0006	Transaction VA No: 0012	Transaction VA No: 0049	Transaction VA No: 0049
Authorized Active	Authorized Active	Authorized Active	Unauthorized Active
Booking Reference Number: 000ZVIB012101003	Booking Reference Number: 000ZVIB012101004	Booking Reference Number: 000ZVIB012101006	Booking Reference Number: 000ZVIB012101007
Booking Date: 2018-06-28	Booking Date: 2018-06-28	Booking Date: 2018-06-29	Booking Date: 2018-06-28
Real Customer Number: 000010	Real Customer Number: 000010	Real Customer Number: 000010	Real Customer Number: 000010
Transaction VA No: 0049	Transaction VA No: 0049	Transaction VA No: 0049	Transaction VA No: 0051
Unauthorized Active	Authorized Active	Authorized Active	Unauthorized Active

Field	Description
Booking Reference Number	Displays the booking reference number associated with the internal transfer.
Booking Date	Displays the booking date associated with the internal transfer.

Field	Description
Real Customer Number	Displays the number of the customer.
Transaction Virtual Account Number	Displays the transaction virtual account number.
Status	Displays the status of the record.

How to reverse a transaction:

1. In the **View Internal Transfer** screen, click a tile to open a configured records. The selected internal transfer screen appears.

The screenshot shows the 'Internal Transfer' screen with a toolbar at the top containing 'New', 'Reverse', and 'Print' buttons. The main area is divided into several sections:

- Header Information:** Includes fields for Booking Reference Number (0002VIB011950001), Booking Date (Jun 13, 2018), Value Date (Jun 13, 2018), Source Code (internal), Source Reference Number, Customer Number (000039), Real Account Number (000963333034), and Real Account Branch (000).
- Transaction Details:** Includes Virtual Account Number (0012), Currency (GBP), Amount (£100.00), Transaction Code (TRN), and a Debit/Credit Indicator with 'Debit' and 'Credit' buttons.
- Offset Details:** Includes Virtual Account Number (0011), Currency (GBP), Amount (£100.00), Transaction Code (TRN), and a Debit/Credit Indicator with 'Debit' and 'Credit' buttons.
- Other Details:** Includes a Remarks field.

An 'Audit' button is located at the bottom left of the screen.

2. Click **Reverse** on the screen toolbar, a confirmation message appears.

The screenshot shows a 'Reverse' dialog box with the following elements:

- Title Bar:** 'Reverse' with a close button (X).
- Message:** 'Are you sure you want to reverse the record? Please confirm'.
- Remarks:** A text input field for providing remarks.
- Buttons:** 'Confirm' and 'Cancel' buttons at the bottom.

3. Provide remarks and click **Confirm** to reverse the transaction.

Internal Transfer Maintenance

The maintenance screen allows you to configure internal transfer from one virtual account to another within the structure mapped to the same account of the customer.

How to reach here:

Virtual Account Management > Transactions > Internal Transfer > Create Internal Transfer

The screenshot shows the 'Create Internal Transfer' form. At the top, there is a 'New' button. The form is divided into several sections: 'Booking Details' with fields for Booking Reference Number, Booking Date (pre-filled with 'Apr 16, 2018'), Value Date (with a calendar icon), Source Code (pre-filled with 'OBVAM'), Source Reference Number, Customer Number (with a search icon), Real Account Number (with a search icon), and Original Reference Number. Below this is the 'Transaction Details' section with fields for Virtual Account Number (with a search icon), Currency, Amount, and Transaction Code (with a search icon). It also has a 'Debit/Credit Indicator' with 'Debit' and 'Credit' buttons. The 'Offset Details' section is identical in structure to the Transaction Details. At the bottom is the 'Other Details' section with a 'Remarks' text area. The form ends with 'Save' and 'Cancel' buttons.

How to add an internal transfer:

1. In the **Create Internal Transfer** screen, provide the required details:

- Booking Reference Number: The system generates the booking reference number.
- Booking Date: By default, the application date is selected as the booking date.
- Value Date: Click **Calendar** to select a value date from the dropdown calendar.
- Source Code: Click **Search** to view and select the source code.
- Source Reference Number: Enter the source reference number.
- Customer Number: Click **Search** to view and select the customer number.
- Real Account Number: Click **Search** to view and select the account number. Depending on the real account number selected, the associated virtual account number are populated in the Virtual Account Number fields of Transaction Details and Offset Details.
- Real Account Branch: Based on the Real Account Number selected, the information is auto-populated.
- Original Reference Number: The system generates the original reference number.

Transaction Details

- Virtual Account Number: Click **Search** to view and select the virtual account number.
- Currency: Based on the Virtual Account Number selected, the information is auto-populated.
- Amount: Enter the amount.
- Transaction Code: Click **Search** to view and select the transaction code. To create a new transaction code, see [Transaction Code](#) in the [Common Core User Guide](#).
- Debit/Credit Indicator: Select one of the options to indicate if the transaction is debit/credit.

Offset Details

- Virtual Account Number: Click **Search** to view and select the virtual account number.
- Currency: Based on the Virtual Account Number selected, the information is auto-populated.
- Amount: The system populates the amount entered in the Transaction Details.
- Transaction Code: Click **Search** to view and select the transaction code.
- Debit/Credit Indicator: Select one of the options to indicate if the transaction is debit/credit. If the Transaction Details is selected as Debit, the Offset Details is automatically selected as Credit. As both cannot be debit/credit.

Other Details

- Remarks: Enter additional information about the internal transfer fund.

2. Click **Save**. You can view the configured internal transfer details in the [Internal Transfer Summary](#).

Journal Online

Journal online is used for posting debit/credit transactions to virtual accounts. Any transaction posted on the virtual account is redirected to the underlying DDA for transaction posting into the real account.

Journal Online Summary

The summary screen provides a list of journal online transactions. You can post debit/credit transactions to the virtual accounts using the [Journal Online Maintenance](#).

How to reach here:

Virtual Account Management > Transactions > Journal Online > View Journal Online

The screenshot shows a web application window titled 'View Journal Online'. It contains a grid of 8 transaction cards arranged in 2 rows and 4 columns. Each card has a blue header with a search icon and a refresh icon. The cards display the following information:

Processing Reference Number	Source Reference Number	Source Code	Status
004ZJNL011330001	004OBVAM01	OBVAM	Authorized Active
004ZJNL011330503	OBVAM01	OBVAM	Authorized Active
004ZJNL011330516	OBVAM02	OBVAM	Authorized Active
004ZJNL011330517	OBVAM03	OBVAM	Authorized Active
004ZJNL011330518	OBVAM04	OBVAM	Authorized Active
004ZJNL011330522	OBVAM07	OBVAM	Authorized Active
004ZJNL011330523	OBVAM08	OBVAM	Authorized Active
004ZJNL011330524	OBVAM09	OBVAM	Authorized Active

Field	Description
Processing Reference Number	Displays the processing reference number.
Source Reference Number	Displays the source reference number.
Source Code	Displays the source code.
Status	Displays the status of the record.

You can also perform a reverse transaction for journal online, see [How to reverse a transaction](#): (the steps are similar).

Journal Online Maintenance

The maintenance screen allows you to post debit/credit transactions for a virtual account.

How to reach here:

Virtual Account Management > Transactions > Journal Online > Create Journal Online

How to add a journal online:

1. In the **Create Journal Online** screen, provide the required details:
 - Source Code: Click **Search** to view and select the required source code.
 - Source Reference Number: Enter the source reference number.
 - Booking Date: By default, the application date is selected as the booking date.
 - Initiation Date: By default, the application date is selected as the booking date.
 - Processing Reference Number: The system generates a unique processing reference for the transaction.
 - Original Reference Number: The system generates an original reference number for the transaction.
2. Click + to add a row and provide the required details:
 - Account Number (Virtual Account/Identifier): Click **Search** to view and select the required account number.
 - Virtual Account Currency: Based on the Virtual Account selected, the information is auto-populated.
 - Virtual Account Branch: Based on the Virtual Account selected, the information is auto-populated.
 - Debit/Credit: Select if the transaction is debit/credit.
 - Force Debit: If selected, the account is forced debited and no balance check is performed.
 - Transaction Currency: Click **Search** to view and select the transaction currency.
 - Transaction Amount: Enter the transaction amount.
 - Transaction Code: Click **Search** to view and select the transaction code.
 - Value Date: By default, the application date is selected as the value date.
 - Exchange Rate: Enter the exchange rate.
 - Amount in Account Currency: Enter the amount in account currency.
 - Additional Text: Enter additional information about the transaction.
 - Reconciliation Reference Number: Enter additional information about the transaction that is used for the reconciliation purpose.
 - ECA or Block Reference Number: Enter the block or ECA reference number.
 - Reporting Information: Enter additional information about the transaction which must be reported.
 - Real Account Number: Enter the real account number.

- Real Account Branch: Enter the real account branch.
- Real Account Exchange Rate: Enter the real account exchange rate.
- Real Account Amount: Enter the real account amount.
- Skip DDA Entries: If enabled, indicates to skip a DDA entry for an account number.
- DDA Offset: Click **Search** to view and select the DDA offset details.

3. Click **Save**. You can view the configured journal online in the [Journal Online Summary](#).

Amount Block

You can block a specified amount for a virtual account. When an amount is blocked for a virtual account, the available balance for transaction is the current balance minus the defined amount block. Example: If the total amount in the account is \$10,000 and the amount block is \$1,000, the available balance for transaction is \$9,000

Amount Block Summary

The summary screen provides a list of amount blocks for a virtual account. You can block an amount using the [Amount Block Maintenance](#).

How to reach here:

Virtual Account Management > Transactions > Amount Block > View Amount Block

The screenshot shows a web application window titled 'View Amount Block'. It contains two side-by-side cards. Each card has a blue header with 'Reference Number:' followed by a value (004ZVAB011330001 and 004ZVAB011330002) and a swap icon. Below the header, it shows 'Branch: 004' and 'ECA System Reference Number:'. At the bottom of each card, there are two status indicators: 'Unauthorized' with a crossed-out document icon and 'Active' with a lock icon.

Field	Description
Reference Number	Displays the amount block reference number.
Branch	Displays the branch number.
ECA System Reference Number	Displays the ECA reference number.
Status	Displays the status of the record.

Amount Block Maintenance

The maintenance screen allows you to define an amount block for a virtual account.

How to reach here:

Virtual Account Management > Transactions > Amount Block > Create Amount Block

How to add an amount block:

1. In the **Create Amount Block** screen, provide the required details:

- **Effective Date:** Select a start date for the amount block from the dropdown calendar.
- **Expiry Date:** Select an expiry date for the amount block from the dropdown calendar.
- **Block Type:** Select a block type from the dropdown list.
- **Reference Number:** The system generates a reference number.
- **Source Code:** Click **Search** to view and select the required source code.
- **Source Reference Number:** Enter/the system generates a default reference number.
- **ECA Reference Number:** The system generates the ECA reference number.
- **Branch:** Displays the branch number.

Amount Block Details

2. Click **+** to add a row and provide the required details:

- **Account Number:** Click **Search** to view and select the account number.
- **Account Branch:** Based on the Account Number selected, the information is auto-populated.
- **Account Currency:** Based on the Account Number selected, the information is auto-populated.
- **Requested Amount:** Enter the requested amount block.
- **Approved Amount:** The system generates the approved amount.
- **Released Amount:** The system generates the release amount.
- **Outstanding Amount:** The system generates the outstanding amount.
- **Real Account Number:** The system generates the real account number.
- **Real Account Branch:** The system generates the real account branch.
- **Real Account Currency:** The system generates the real account currency.
- **Real Account Amount:** The system generates the real account amount.
- **Real Account Exchange Rate:** The system generates the real account exchange rate.
- **Remarks:** Enter additional details of the amount block.

3. Click **Save**. You can view the account block details in the [Amount Block Summary](#).

Account Transaction Enquiry

You can view the transaction details for a virtual account. The transactions include both journal transactions and internal transfers.

Account Transaction Enquiry Query

The query screen provides a list of transaction on a virtual account.

How to reach here:

Virtual Account Management > Queries > Account Transaction Enquiry

Debit/Credit	Transaction Narration	Transaction Code	Transaction Reference Number	Transaction Currency	Transaction Amount	Exchange Rate	Value Date	Reconciliation Reference Number	Additional Information
Credit	A	TRN	000ZJNL012025527	GBP	£5,000.00		07/18/18		
Credit	A	TRN	000ZJNL012025537	GBP	£3,000.00		07/18/18		

How to query an amount transaction enquiry:

1. In the **Create Amount Transaction Enquiry** screen, provide the required details:
 - Virtual Account Number: Click **Search** to view and select a virtual account number.
 - Virtual Account Name: Based on the Virtual Account Number selected, the information is auto-populated.
 - Transaction Start Date: Select a transaction start date from the dropdown calendar.
 - Transaction End Date: Select a transaction end date from the dropdown calendar.
2. Click **Query** to view amount transactions:

Column	Description
Debit/Credit	Indicates if its a debit/credit transaction.
Transaction Narration	Displays the transaction narration.
Transaction Code	Displays the transaction code.
Transaction Reference Number	Displays the transaction reference number.
Transaction Currency	Displays the transaction currency.
Transaction Amount	Displays the transaction amount.
Exchange Rate	Displays the exchange rate.
Value Date	Displays the value date.
Reconciliation Reference Number	Displays the reconciliation reference number.
Additional Information	Displays additional information about the transactions.
Source Code	Displays the source code.
Source Reference Number	Displays the source reference number.
Entry Service	Displays the service details.

Virtual Account Statement

You can generate all transactions with their effective account balances over a specified period of time for a given virtual account number that is associated with a virtual entity. The virtual account statement is generated in a downloadable PDF format.

Virtual Account Statement Generation

The generation screen provides a list of all transactions and their effective account balances in a PDF format.

How to reach here:

Virtual Account Management > Queries > Virtual Account Statement

Virtual Account Statement 🔍 ✕

Virtual Entity *	Virtual Account Number *	From Date *	To Date *
<input type="text" value=""/>	<input type="text" value="ALL"/>	<input type="text" value="07/18/18"/>	<input type="text" value="07/18/18"/>
<div>Generate</div>			

How to generate a virtual account statement:

1. In the **Virtual Account Statement** screen, provide the required details:
 - Virtual Entity: Click **Search** to view and select a virtual entity.
 - Virtual Account Number: Based on the Virtual Entity selected, the information is auto-populated.
 - From Date: Select a date from when to download the account statement details using the dropdown calendar.
 - To Date: Select a date until when to download the account statement details using the dropdown calendar.



Note

The To Date field cannot be greater than the application date.

2. Click **Generate** to download the virtual account statement in a PDF format.

Exchange Rate Queues

You can access and approve the exchange rate queues for amount block and journal online.

Amount Block

You can approve an amount block record.

How to reach here:

Virtual Account Management > Queues > Exchange Rate Queues > Amount Block

Amount Block Reference Number: 004ZVAB0113613527 Branch: 004 ECA System Reference Number: Unauthorized Active	Reference Number: 004ZVAB0113614503 Branch: 004 ECA System Reference Number: Unauthorized Active	Reference Number: 004ZVAB0113614504 Branch: 004 ECA System Reference Number: Unauthorized Active	Reference Number: 004ZVAB0113614505 Branch: 004 ECA System Reference Number: Unauthorized
Reference Number: 004ZVAB0113612502 Branch: 004 ECA System Reference Number: Unauthorized Active	Reference Number: 004ZVAB0113613549 Branch: 004 ECA System Reference Number: Unauthorized Active	Reference Number: 004ZVAB0113613550 Branch: 004 ECA System Reference Number: Unauthorized Active	Reference Number: 004ZVAB0113615004 Branch: 004 ECA System Reference Number: ECA1088 Authorized Active

Field	Description
Reference Number	Displays the amount block reference number.
Branch	Displays the branch number.
ECA System Reference Number	Displays the ECA reference number.
Status	Displays the status of the record.

How to approve an amount block rate queue:

1. In the **Amount Block** screen, select the required record. The **Amount Block Rate Queue** screen appears.
2. In the **Amount Block Rate Queue** screen, provide the require details in the grid:
 - Real Account Exchange (New): Enter a real account exchange details.
 - Real Account Amount (New): Based on the Real Account Exchange entered, the real account amount is auto-populated.
3. Click **Approve**. A confirmation message appears.

Journal Online

You can approve a journal online record.

How to reach here:

Virtual Account Management > Queues > Exchange Rate Queues > Journal Online

Journal Online Processing Reference Number: 000ZJNL012039502 Source Reference Number: 232525 Source Code: EXTSYS Unauthorized Active	Processing Reference Number: 000ZJNL012039018 Source Reference Number: 23452525 Source Code: EXTSYS Unauthorized Active
--	--

Field	Description
Processing Reference Number	Displays the processing reference number.
Source Reference Number	Displays the source reference number.
Source Code	Displays the source code.
Status	Displays the status of the record.

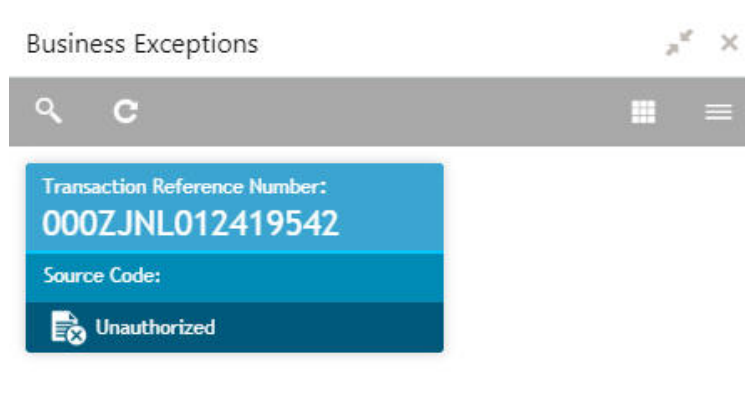
You can also approve a journal online record for an exchange rate queue, see [How to approve an amount block rate queue](#): (the steps are similar).

Business Exceptions

You can view the transaction details of the business exceptions.

How to reach here:

Virtual Account Management > Queues > Business Exceptions



Field	Description
Transaction Reference Number	Displays the transaction reference number.
Source Code	Displays the source code.
Status	Displays the status of the record.

How to view a business exception queue:

- In the **Business Exception** screen, select the required record. The **Business Exception Queue** screen appears.

Business Exception Queue

Transaction Reference Number

000ZJNL012415073

View Payload



ECA System: FCUBS14.0

Exception: Could not interact with ECA System

Retry Count: 4

Posting Status: FAILURE

Updated By:

Updated On:

Retry

Options in Business Exception Queues:

- View Payload: Displays the payload details of the business exceptions.
- Retry: Allows you to retry the business exception queues.

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References

For more information on any related features, you can refer to the following documents:

- Security Management System User Guide
- Common Core User Guide
- Oracle Banking Getting Started User Guide
- Oracle Banking Virtual Account Management Overview Guide
- Oracle Banking Virtual Account Management Installation Guides

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