

Configuration User Guide
**Oracle Banking Virtual Account
Management**

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Oracle Banking Virtual Account Management Configuration User Guide
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Welcome to Configuration User Guide

This user guide is designed to help you quickly get acquainted with the many functions routinely executed everyday in Oracle Banking Virtual Account Management.

This section contains the following topics:

Bank Parameters	Branch Parameters
Entity Mask Configuration	External DDA System
Interest Calculation Preferences	Liquidity Management Preferences

Bank Parameters

You can configure bank level parameters for a virtual account.

Bank Parameters Summary

The summary screen provides a list of configured bank parameters. You can configure a bank level parameter using the [Bank Parameters Maintenance](#).

How to reach here:

Virtual Account Management > Configuration > Bank Parameters > View Bank Parameters

Field	Description
Checksum Algorithm	Displays the checksum algorithm of the bank.
Maker	Displays the name of the user who created the record.
Once Authorized	Indicates if the record is authorized once or not.
Bank Code	Displays the bank code.
Virtual Account Mask	Displays the details of the virtual account mask.
Status	Displays the status of the record.

Bank Parameters Maintenance

The maintenance screen allows you to configure bank level parameters.

How to reach here:

Virtual Account Management > Configuration > Bank Parameters > Create Bank Parameters

Create Bank Parameters

New

Bank Code

Bank Name *Not Selected*

Account Mask Details

Account Mask Allowed values are : b, c, v, t, n, s, f, d, \$

Checksum Algorithm Mod 97

Fixed Value

Auto Generate Account

Auto Generate Account ☐

Start Account Number

End Account Number

Save Cancel

How to configure bank parameters:

1. In the **Create Bank Parameters** screen, provide the required details:

- Bank Code: Click **Search** to view and select the required bank code.
- Bank Name: Based on the Bank Name selected, the information is auto-populated.

Account Mask Details

- Account Mask: Enter the account mask that consists of b, c, v, t, n, s, f, d, \$ values.
- Checksum Algorithm: Select one of the required checksum algorithm from the dropdown list:
 - Modulo 97: This can have only numeric account mask.
 - Modulo 10: This can have mask of length 10.
 - Modulo 11: This can have either numeric or alphanumeric account mask. In case of numeric, **D** is appended to the account mask by the system and in case of alpha numeric, user must manually input **D** at the end of the mask.
 - Modulo 11 with Weights: This can have mask with size not more than 13.
 - User Defined: You can define the checksum algorithm.
- Fixed Value: Enter a fixed value, if virtual account mask contains character **f**. This field supports maximum of one alphanumeric character.

Auto Generate Account

- Auto Generate Account: By default, this is disabled. If enabled, system automatically generates numeric account numbers based on the range provided.
- Start Account Number: If Auto Generate Account is selected, enter a start number for the account.
- End Account number: If Auto Generate Account is selected, enter an end number for the account.

2. Click **Save**. You can view the configured bank parameters in the [Bank Parameters Summary](#).

Branch Parameters

You can configure branch level parameters for a virtual account.

Branch Parameters Summary

The summary screen provides a list of configured branch parameters. You can configure a branch level parameter using the [Branch Parameters Maintenance](#).

How to reach here:

Virtual Account Management > Configuration > Branch Parameters > View Branch Parameters

The screenshot shows a web application window titled 'View Branch Parameters'. It contains a grid of 8 cards, each representing a branch parameter. Each card has a header with 'Checksum Algorithm' and a toggle switch. The main body of each card lists the following fields: 'Maker', 'OnceAuthorized', 'Branch Code', and 'Virtual Account Mask'. At the bottom of each card is a status bar with an icon and the words 'Authorized' and 'Open'.

Checksum Algorithm	Maker	OnceAuthorized	Branch Code	Virtual Account Mask	Status
	BISWAS	Y	004	nnnn	Authorized
	PRINCE	Y	000	nnnn	Authorized
mod11	KISHI	N	203	nnnn	Unauthorized
	LORD1	Y	223	nnnnn	Authorized
mod11	KISHORE	N	DMJ	cocbbb	Unauthorized
	LIJ001	Y	861	nnnnn	Authorized
mod11	MOBEENA	N	242		Unauthorized
	ASHWIN	Y	018	nnn	Authorized

Field	Description
Checksum Algorithm	Displays the checksum algorithm of the branch.
Maker	Displays the name of the user who created the record.
Once Authorized	Indicates if the record is authorized once or not.
Branch Code	Displays the branch code.
Virtual Account Mask	Displays the details of the virtual account mask.
Status	Displays the status of the record.

Branch Parameters Maintenance

The maintenance screen allows you to configure branch level parameters.

How to reach here:

Virtual Account Management > Configuration > Branch Parameters > Create Branch Parameters

Create Branch Parameters

Branch Code: Branch Name: **Not Selected**

Account Mask Details

Account Mask: Checksum Algorithm: Fixed Value:

Auto Generate Account

Auto Generate Account: ☐ Start Account Number: End Account Number:

International Bank Account Number Mask

IBAN Country Code: **Not Selected** IBAN Checksum Algorithm: BBAN Format Mask: BBAN Data Type:

BBAN Checksum Algorithm: BBAN Bank Code: BBAN Branch Code:

Exchange Rate Preferences

Rate Type: Rate Code: Normal Variance: Maximum Variance:

Amount Block Queue Required: ☐ Transaction Journal Queue Required: ☐

Child Contribution Exchange Rate Preferences

Rate Type: Rate Code:

How to configure branch parameters:

1. In the **Create Branch Parameters** screen, provide the required details:

- Branch Code: Click **Search** to view and select the required branch code.
- Branch Name: Based on the Branch Code selected, the information is auto-populated.

Account Mask Details

- Account Mask: Enter the account mask that consists of b, c, v, t, n, s, f, d, \$ values.
- Checksum Algorithm: Select one of the required checksum algorithm from the dropdown list:
 - Modulo 97: If selected, can have only numeric account mask.
 - Modulo 10: If selected, can have mask of length 10.
 - Modulo 11: If selected, can have either numeric or alphanumeric account mask. In case of numeric, **D** is appended to the account mask by the system and in case of alpha numeric, user must manually input **D** at the end of the mask.
 - Modulo 11 with Weights: This can have mask with size not more than 13.
 - User Defined: You can define the checksum algorithm.
- Fixed Value: Enter a fixed value, if virtual account mask contains character **f**. This field supports maximum of one alphanumeric character.

Auto Generate Account

- Auto Generate Account: By default, this is disabled. If enabled, system automatically generates numeric account numbers based on the range provided.
- Start Account Number: If Auto Generate Account is selected, enter a start number for the account.
- End Account number: If Auto Generate Account is selected, enter an end number for the account.

International Bank Account Number Mask

- IBAN Country Code: Displays a system default country code of the branch. The system validates the country code is an ISO country code, the country code of the branch, and the length of the character is 2.
- IBAN Checksum Algorithm: Select the IBAN checksum algorithm from the dropdown list.
- BBAN Format Mask: Enter the BBAN format mask details. You can enter a maximum length of 30 characters. The mask must be one of the following characters:
 - b - BBAN Bank Code
 - s - BBAN Branch Code
 - z - Virtual Account Number
 - l - Virtual Account Number
 - d - BBAN Check Digit
 - i - Real Customer Number
 - h - 1, as there is no joint holder
 - t - Virtual Account Code
- BBAN Data Type: Enter the BBAN data type details. The list displays the following character set:
 - n- Number
 - a- Alphabet
 - c- Alphanumeric
- BBAN Checksum Algorithm: Select the BBAN checksum algorithm from the dropdown list.
- BBAN Bank Code: Enter the BBAN bank code details.
- BBAN Branch Code: Enter the BBAN branch code details.

Exchange Rate Preferences

- Rate Type: Click **Search** to view and select the required rate type.
- Rate Code: Select one of the options:
 - Mid Rate: If selected, indicates the rate code for exchange rate preferences is mid rate.
 - Buy/Sell Rate: If selected, indicates the rate code for exchange rate preferences is buy/sell rate.
- Normal Variance: Enter a normal variance details.
- Maximum Variance: Enter a maximum variance details. Maximum variance can have a maximum value of 100.
- Amount Block Queue Required: By default, this is disabled. If enabled, indicates the amount block queue.
- Transaction Journal Queue Required: By default, this is disabled. If enabled, indicated the transaction journal queue.

Child Contribution Exchange Rate Preferences

- Rate Type: Click **Search** to view and select the required rate type.
- Rate Code: Select one of the options:
 - Mid Rate: If selected, indicates the rate code for child contribution exchange rate preferences is mid rate.
 - Buy/Sell Rate: If selected, indicates the rate code for child contribution exchange rate preferences is buy/sell rate.

2. Click **Save**. You can view all the configured branch parameters in the [Branch Parameters Summary](#).

Entity Mask Configuration

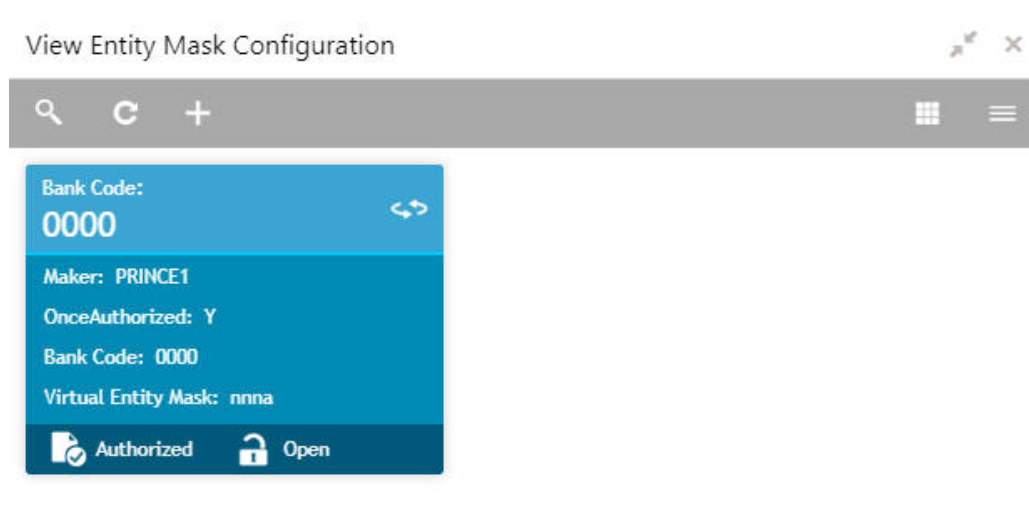
You can configure entity mask ID for a bank.

Entity Mask Configuration Summary

The summary screen provides a list of configured entity mask ID. You can configure entity mask ID using the [Entity Mask Configuration Maintenance](#)

How to reach here:

Virtual Account Management > Configuration > Entity Mask Configuration > View Entity Mask Configuration



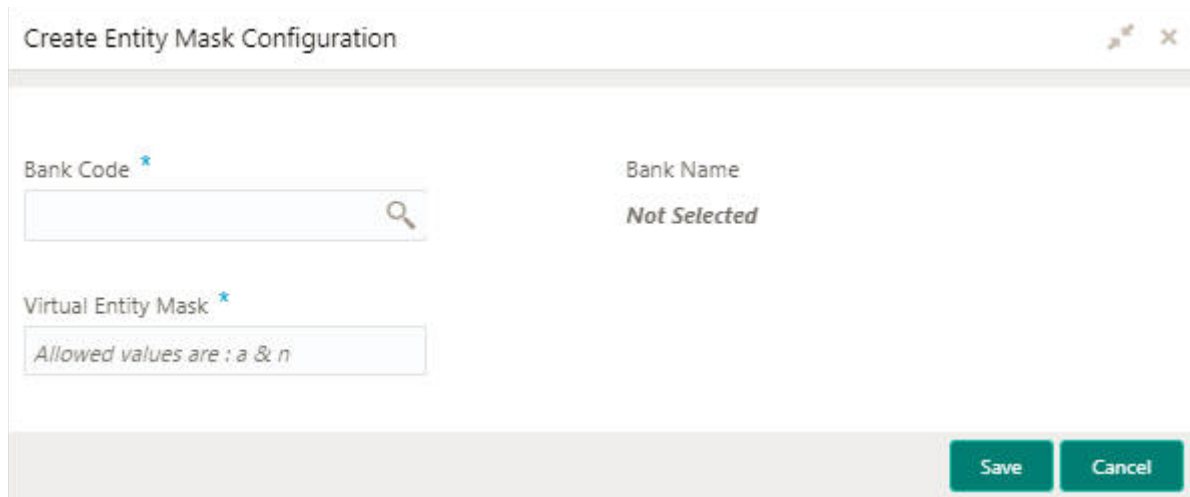
Field	Description
Bank Code	Displays the bank code.
Maker	Displays the name of the user who has configured the bank details.
Once Authorized	Indicates if the record is authorized once or not.
Virtual Entity Mask	Displays the details of the virtual entity mask.
Status	Displays the status of the record.

Entity Mask Configuration Maintenance

The maintenance screen allows you to configure entity mask ID for a bank.

How to reach here:

Virtual Account Management > Configuration > Entity Mask Configuration > Create Entity Mask Configuration



The dialog box is titled "Create Entity Mask Configuration". It contains two input fields: "Bank Code" with a search icon and a blue asterisk, and "Bank Name" with the text "Not Selected" below it. Below these is a "Virtual Entity Mask" field with a blue asterisk and a hint text "Allowed values are : a & n". At the bottom right are "Save" and "Cancel" buttons.

How to configure an entity mask:

1. In the **Create Entity Mask Configuration** screen, provide the required details:
 - Bank Code: Click **Search** to view and select the required bank code.
 - Bank Name: Based on the Bank Code selected, the information is auto-populated.
 - Virtual Entity Mask: Enter the virtual entity mask. You can input a combination of alpha and/or numeric characters. You can enter up to a maximum of 12 characters. You can use the following identifiers to define the mask:
 - b: User input alpha characters
 - n: User input numbers
2. Click **Save**. You can view the configured entity mask details in the [Entity Mask Configuration Summary](#).

External DDA System

The transactions into virtual account through transaction journal service, results in posting entries to real account. The external DDA system interacts with the external DDA for posting entries and calling out other services on DDA.

External DDA System Summary

The summary screen provides a list of configured external DDA system. You can configure an external DDA system using the [External DDA System Maintenance](#).

How to reach here:

Virtual Account Management > Configuration > External DDA System > View External DDA System



The screen shows a table of external DDA systems. Each row represents a system with its ECA System name, EAC URL, and status (Authorized/Unauthorized) with an Open button.

ECA System	EAC URL	Status	Action
EXTSYS	http://10.184.151.116:8010/...	Authorized	Open
FCUBE1	http://10.184.151.116:8010/...	Unauthorized	Open
OBVAM	http://10.184.151.116:8010/...	Authorized	Open
FCUBS	http://10.184.151.116:8010/...	Authorized	Open

Field	Description
ECA System	Displays the ECA system details.

Field	Description
EAC URL	Displays the EAC URL details.
Status	Displays the status of the record.

External DDA System Maintenance

The maintenance screen allows you to configure an external DDA system.

How to reach here:

Virtual Account Management > Configuration > External DDA System > Create External DDA System

Create External DDA System

New

ECA System *

EAC URL

Account Entries URL

ECA URL

Package Structure

Default Offset GL

DDA User Details

DDA User ID

DDA Branch Code

Save Cancel

How to configure an external DDA system:

- In the **Create External DDA System** screen, provide the required details:
 - ECA System: Click **Search** to view and select the required ECA system.
 - EAC URL: Enter the EAC URL details.
 - Account Entries URL: Enter the account entries URL details.
 - ECA URL: Enter the ECA URL details.
 - Package Structure: Enter the package structure details.
 - Default Offset GL: Click **Search** to view and select the default offset GL.

DDA User Details

- DDA User ID: Enter a DDA user ID.
 - DDA Branch Code: Click **Search** to view and select the required DDA branch code.
- Click **Save**. You can view the configured external DDA system details in the [External DDA System Summary](#).

Interest Calculation Preferences

You can configure a standalone interest calculation system.

Interest Calculation Preferences Summary

The summary screen provides a list of configured interest calculation preferences. You can configure an interest calculation preferences using the [Interest Calculation Preferences Maintenance](#).

How to reach here:

Virtual Account Management > Configuration > Interest Calculation Preferences > View Interest Calculation Preferences

Field	Description
Standalone Interest Calculation System	Displays the standalone interest calculation details.
System Description	Displays the description.
Status	Displays the status of the record.

Interest Calculation Preferences Maintenance

The maintenance screen allows you to configure interest calculation system.

How to reach here:

Virtual Account Management > Configuration > Interest Calculation Preferences > Create Interest Calculation Preferences

How to configure an interest calculation preference:

1. In the **Create Interest Calculation Preferences** screen, provide the required details:
 - Standalone Interest Calculation System: Enter a standalone interest calculation.
 - Standalone Interest Calculation System Description: Enter a description for the standalone interest calculation system.
2. Click + to add a row and provide the required details:
 - Action Name: Click **Search** to view and select the required action name.
 - Action Description: Based on the Action Name selected, the information is auto-populated.
 - Action URL: Enter an action URL.
3. Click **Set Parameters** to define parameters for the action. The **Set Parameters** pop-up screen appears.

<input type="checkbox"/>	Parameter Name *	Parameter Value *	Parameter Type *
No data to display.			

Page 1 (0 of 0 items) | < 1 > X

Ok

4. Click + to add a row and provide the required details:
 - Parameter Name: Enter a name for the parameter.
 - Parameter Value: Enter a value for the parameter.
 - Parameter Type: Enter a type for the parameter.
5. Click **Ok** to close and navigate back to the **Create Interest Calculation Preferences** screen.
6. Click **Save**. You can view the configured interest calculation preferences details in the [Interest Calculation Preferences Summary](#).

Liquidity Management Preferences

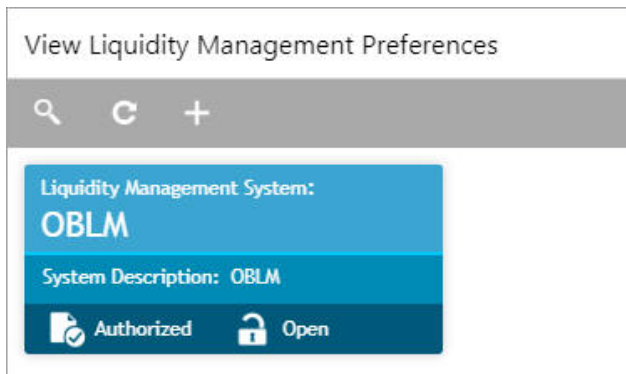
You can configure liquidity management system.

Liquidity Management Preferences Summary

The summary screen provides a list of configured liquidity management preferences. You can configure a liquidity management preferences using the [Liquidity Management Preferences Maintenance](#).

How to reach here:

Virtual Account Management > Configuration > Liquidity Management Preferences > View Liquidity Management Preferences



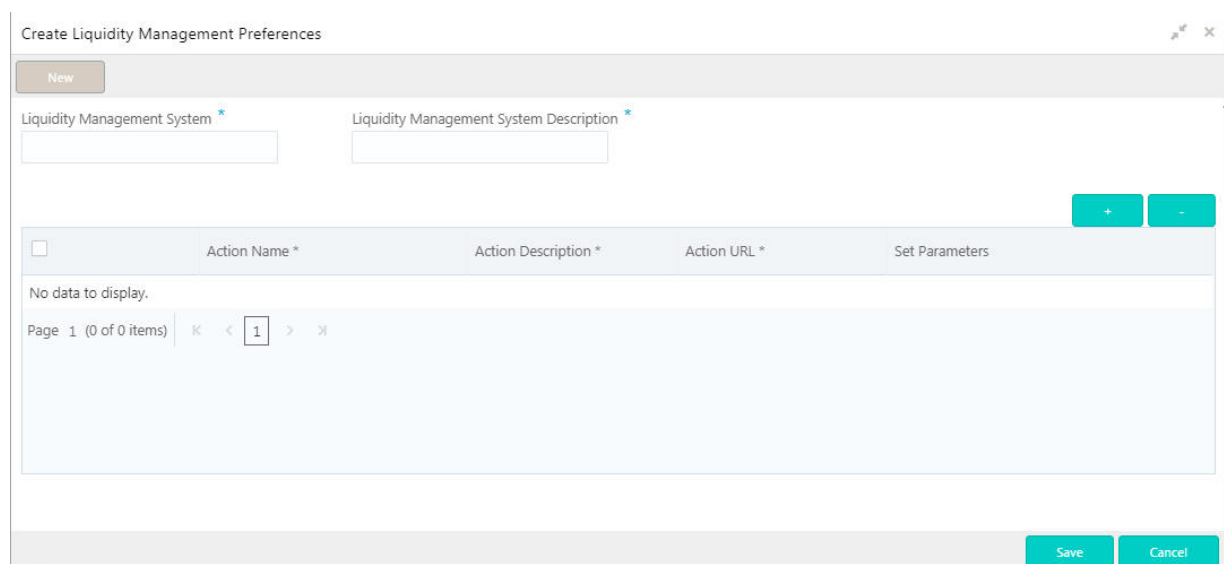
Field	Description
Liquidity Management System	Displays the liquidity management system details.
System Description	Displays the description.
Status	Displays the status of the record.

Liquidity Management Preferences Maintenance

The maintenance screen allows you to configure liquidity management.

How to reach here:

Virtual Account Management > Configuration > Liquidity Management Preferences > Create Liquidity Management Preferences



How to configure a liquidity management preference:

1. In the **Create Liquidity Management Preferences** screen, provide the required details:
 - Liquidity Management System: Enter the liquidity management details.
 - Liquidity Management System Description: Enter a description for the liquidity management system.

2. Click + to add a row and provide the required details:
 - Action Name: Click **Search** to view and select the required action name.
 - Action Description: Based on the Action Name selected, the information is auto-populated.
 - Action URL: Enter an action URL.
3. Click **Set Parameters** to define parameters for the action. The **Set Parameters** pop-up screen appears.

	Parameter Name *	Parameter Value *	Parameter Type *
No data to display.			

Page 1 (0 of 0 items) | < 1 > X

Ok

4. Click + to add a row and provide the required details:
 - Parameter Name: Enter a name for the parameter.
 - Parameter Value: Enter a value for the parameter.
 - Parameter Type: Enter a type for the parameter.
5. Click **Ok** to close and navigate back to the **Create Liquidity Management Preferences** screen.
6. Click **Save**. You can view the configured liquidity management preferences details in the [Liquidity Management Preferences Summary](#).

Glossary

This section provides a glossary of all terms and abbreviations used in the user manual.

Customer

The individuals and corporations who buy the bank's products and services.

IBAN

International Bank Account Number

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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
- Getting Started User Guide
- Oracle Banking Virtual Account Management Overview Guide
- Oracle Banking Virtual Account Management Customer and Accounts User Guide
- Oracle Banking Virtual Account Management Identifier User Guide
- Oracle Banking Virtual Account Management Transactions User Guide

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