

Customer and Accounts User Guide

# **Oracle Banking Virtual Account Management**

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## Customer and Accounts User Guide

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# Welcome to Customer and Accounts User Guide

Essentially each virtual account is a dummy sub-account of the customer's own physical account with the bank. They cannot exist outside of that immediate relationship, hence they are virtual. They serve to segregate any funds from any other funds in the same main account and yet are inextricably linked to that account. The key to a virtual account is thus the virtual account number/identifier.

This document is intended for Back Office Data Entry Clerk, Back Office Managers/Officers, Product Managers, End of Day Operators and Financial Controller users.

This section contains the following topics:

<a href="#">Account Facility</a>	<a href="#">Corporate Specific Account Number Range</a>
<a href="#">Virtual Entity</a>	<a href="#">Customer Account Product</a>
<a href="#">Account Closure</a>	<a href="#">Account Input</a>
<a href="#">Account Structure</a>	<a href="#">Adhoc Interest Liquidation</a>
<a href="#">Virtual Multi-Currency Account</a>	<a href="#">Internal Credit Line</a>
<a href="#">Line Account Linkage</a>	<a href="#">Sanction Status</a>
<a href="#">File Upload</a>	

## Account Facility

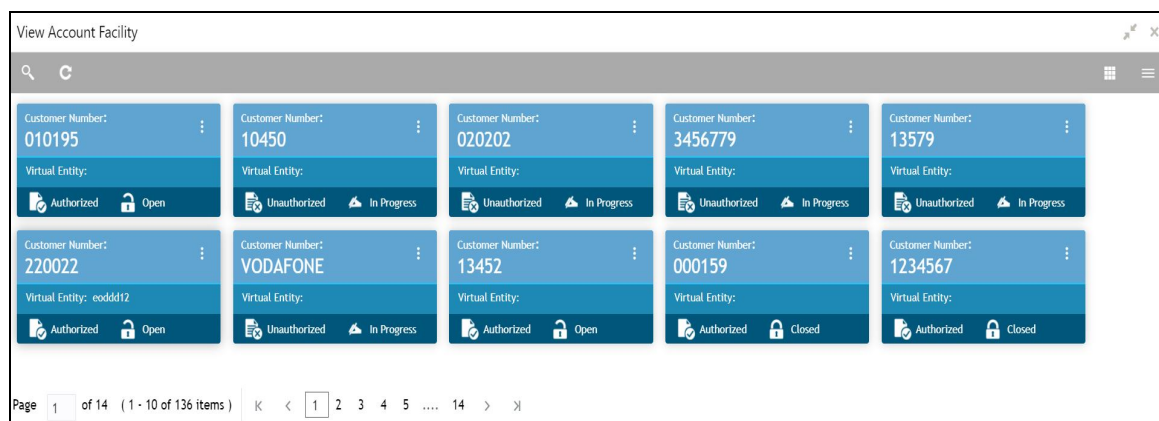
As part of on-boarding a customer for virtual account facility, you must enable virtual account facility for the customer. You can enable/disable virtual account facility for one or more accounts. The customer information is provided by the DDA system.

### View Account Facility

The summary screen provides a list of enabled virtual account facility for a customer. You can enable virtual account facility using the [Create Account Facility](#).

#### How to reach here:

**Virtual Account Management > Customer > Account Facility > View Account Facility**



Customer Number: 010195 Virtual Entity: Authorized Open	Customer Number: 10450 Virtual Entity: Unauthorized In Progress	Customer Number: 020202 Virtual Entity: Unauthorized In Progress	Customer Number: 3456779 Virtual Entity: Unauthorized In Progress	Customer Number: 13579 Virtual Entity: Unauthorized In Progress
Customer Number: 220022 Virtual Entity: eoddd12 Authorized Open	Customer Number: VODAFONE Virtual Entity: Unauthorized In Progress	Customer Number: 13452 Virtual Entity: Authorized Open	Customer Number: 000159 Virtual Entity: Authorized Closed	Customer Number: 1234567 Virtual Entity: Authorized Closed

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Field	Description
Customer Number	Displays the number of the customer.
Virtual Entity	Displays the virtual entity.
Status	Displays the status of the record.

## Create Account Facility

The Create Account Facility screen allows you to enable or disable virtual account facility for a customer, and also allows you to select the product templates under which virtual accounts can be created.

### How to reach here:

**Virtual Account Management > Customer > Account Facility > Create Account Facility > Account Facility**

## Account Facility

How to enable an account facility:

1. In the **Create Account Facility** screen, provide the required details:

- Customer Number: Click **Search** to view and select the required customer number. The customer information is stored and used from the DDA system.
- Customer Name: Based on the Customer Number selected, the information is auto-populated.
- Virtual Entity: After creating a default virtual entity, the virtual entity appears.
- Sanction Check Exempted: By default, it is disabled. If enabled, the customer is exempted from sanction check. It will be enabled only if **Sanction Check Required** is selected while configuring the bank parameters.
- Create Entity: By default, this is disabled. If enabled, indicates if a default virtual entity to be created. Entity screens appear and you can refer to [Create Virtual Entity](#) to complete the procedure.

## Accounts Details

- All Accounts: Displays the list of all the account of the selected customers. Type the name of the account on the filter and/or select the required account to enable the virtual account facility that appears on the grid.
2. Click > to move the selected account into the Virtual Account Enabled grid. The list of accounts displayed in the grid is enabled for virtual account facility.



### Tips

You can use the respective options to move the records back and forth from one grid to another. You can also use the filter to select the required account and move the record.

## Branch Restrictions

- Select one of the options. This is used for allowing or not allowing virtual accounts to be opened under specific branches.

## Branch Group Details

3. Click + to add a row and provide the required details:
- Branch Group: Click **Search** to view and select the required branch group.
  - Description: Based on the Branch Group selected, the information is auto-populated.



### Note

For more information on branch group creation and branch linking, refer to the **Branch Group** section in **Configuration User Guide**.

4. Click **Next**. The **Products** screen is displayed.

## Products

Products screen allows you to select the one or more product templates.

5. In the **Products** screen, provide the required details:
- Customer Number: Based on the customer number selected in Account Facility screen, the information is auto-populated.
  - Customer Name: Based on the customer name selected in Account Facility screen, the information is auto-populated.

## Product Mapping

- Product Template: Click **Search** to view and select the required product template. Displays the list of product templates that are allowed for the customer category. For more information refer to the **Restrictions** section of **Account Product Proposition** in **Configuration User Guide**.



### Note

Product Template is allowed to be attached during the account facility creation only. Once a facility is created, customer account product/s will automatically be created based on the product template/s attached. Any further maintenances on customer account products needs to be performed through [View Customer Account Product](#) screen.

- Product Description: Based on the Product Template selected the information is auto-populated.
- Interest Group Template: Based on the Product Template selected the information is auto-populated.
- Description: Based on the Product Template selected the information is auto-populated.
- Customer Specific Interest Rate: By default, this is disabled. If enabled, indicates if a customer specific interest rate needs to be maintained.



### Note

If Customer Specific Interest Rate is selected, a new Customer Interest group will be created and mapped to the Customer and Virtual Account product in IC else the Interest Group template selected will be mapped. The Interest products will be based on the Interest Group template selected.

6. Click + icon to map the multiple product templates to a customer.
7. Click **Save and Close**. You can view the enabled virtual account facility details in the [View Account Facility](#).



### Note

After enabling an account for virtual account facility, you can either go ahead and create a virtual account and/or a virtual identifier.



# Corporate Specific Account Number Range

You can configure virtual account number range for a specific corporate and branch.

## View Corporate Specific Account Number Range

The summary screen provides a defined corporate specific account number range or a list of defined corporate specific account number ranges. You can configure a corporate specific account number range using the [Create Corporate Specific Account Number Range](#).

### How to reach here:

**Virtual Account Management > Customer > Corporate Specific Account Number Range > View Corporate Specific Account Number Range**

Field	Description
Customer Number	Displays the customer number.
Branch Code	Displays the branch code.
Status	Displays the status of the record.

## Create Corporate Specific Account Number Range

The maintenance screen allows you to define the virtual account number range or ranges for a specific corporate and branch.

### How to reach here:

**Virtual Account Management > Customer > Corporate Specific Account Number Range > Create Corporate Specific Account Number Range**

Create Corporate Specific Account Number Range		
<b>Customer Information</b>		
Customer Number *	Customer Name	
<input type="text"/>	No Customer Selected	
<b>Branch Preferences</b>		
Branch Code *	Branch Name	Account Mask
<input type="text"/>	No Branch Selected	No Branch Selected
<b>Account Range Preferences</b>		
<div>Start Range Number</div> <div>End Range Number</div>		
<div>+</div>		
<div>Save Cancel</div>		

### How to configure Corporate Specific Account Number Range

1. In the **Create Corporate Specific Account Number Range** screen, provide the required details:
  - Customer Number: Click Search to view and select the required **Customer Number**.
  - Customer Name: Based on the customer name selected, the information is auto-populated.
  - Branch Preferences
    - 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: Based on the Branch Code selected, the information is auto-populated.
  - Account Range Preferences: Click + to add a row and provide the required details:
    - Start Range Number: Enter the start number range. The range should be defined only for the “n” characters of the Account mask
    - End Range Number: Enter the end number range. The range should be defined only for the “n” characters of the Account mask.
2. Click **Save**. You can view the configured account number range in the **View Corporate Specific Account Number Range**.



#### Note

- For each corporate one or more account number ranges can be defined. However, for a specific branch, two corporates are not allowed to have an overlapping account number ranges.
- You can not modify account number range or ranges, once defined. However, a new account number range can be added for a corporate.

# Virtual Entity

You can create a virtual entity and use it to map the details with a virtual account. You can create multiple virtual entities for a real customer.

## View Virtual Entity

The summary screen provides a list of virtual entity configured for a customer. You can capture the virtual entity's details and its preferences using the [Create Virtual Entity](#).

### How to reach here:

**Virtual Account Management > Customer > Virtual Entity > View Virtual Entity**

Virtual Entity ID:	Customer Number:	Entity Name:	Status
KEITH00	10450	KEITH	Unauthorized
xyz123	020202	NAME ENTITY	Authorized
ABCCA02	001855	ABC DIGITAL CA	Unauthorized
ABCFL04	001855	ABC DIGITAL FL	Authorized
KNLMN01	010195	Pavithra	Unauthorized
ENT001	000062	Entity All Address	Authorized
RIMZA13	010195	Voda	Unauthorized
RTEEM15	010195	RELIA	Unauthorized
TESVE10	000462	TESVE10 Edit	Unauthorized
vinit00	000462	vinit	Unauthorized

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Field	Description
Virtual Entity ID	Displays the unique ID of the virtual entity.
Customer Number	Displays the customer number.
Entity Name	Displays the name of the entity.
Status	Displays the status of the record.

## Create Virtual Entity

The maintenance screen allows you to configure virtual entity and its preferences.

### How to reach here:

**Virtual Account Management > Customer > Create Virtual Entity**

### How to add a virtual entity:

1. In the **Entity Information** screen, provide the required details:

- Customer Number: Click **Search** to view and select the required customer number.
- Customer Name: Based on the Customer Number selected, the information is auto-populated.
- Virtual Entity ID: This field is disabled. After you save the record, an Entity ID Generation popup screen appears, where you can provide the information.
- Entity Name: Enter a name for the entity.
- Entity Type: Select one of the following:
  - Corporate: If selected, the record configured is for a corporate entity.
  - Individual: If selected, the record configured is for an individual entity.



#### Note

Depending on the Entity Type selected, the Entity Information appears with different fields.

### Entity Information

If **Corporate** is selected as the Entity Type, provide the required information:

- Entity Type: Enter an entity type.
- Country of Incorporation: Click **Search** to view and select the required country for which you want to incorporate the virtual entity.
- Date of Incorporation: Select a date of incorporation from the drop-down calendar.
- Unique ID: Enter an unique ID for the virtual entity.
- Email ID: Enter the customer's Email ID.
- Mobile: Enter the customer's contact number.
- Work Phone 1-2: Enter the customer's work contact number.

- Preferred Mode: Select one of the following:
  - Mobile: If selected, mobile is the preferred mode to contact the customer.
  - Email: If selected, Email is the preferred mode to contact the customer.


If **Individual** is selected as the Entity Type, provide the required information:

- First Name: Enter the first name of an individual.
- Middle Name: Enter the middle/maiden name of an individual.
- Last Name: Enter the last name/surname of an individual.
- Date of Birth: Select a DOB of the individual from the drop-down calendar.
- Gender: Select a gender from the drop-down list.
- Nationality: Click **Search** to view and select the required nationality.
- National ID: Enter a national ID.
- Home Phone: Enter the residential contact number of the individual.
- Work Phone: Enter the official contact number of the individual.
- Mobile: Enter contact number of the individual.
- Email ID: Enter Email ID of the individual.
- Preferred Mode: Select one of the following:
  - Mobile: If selected, mobile is the preferred mode to contact the customer.
  - Email: If selected, Email is the preferred mode to contact the customer.

### Identification Details

- Identification Type: Select an identification type from the drop-down list.
- Identification Number: Enter an identification number.
- Tax Identification Number: Enter a tax identification number.

2. Click **Next**. The **Entity ID Generation** popup screen appears.



The screenshot shows a window titled "Entity ID Generation" with a close button (X) in the top right corner. Inside the window, there is a section labeled "Entity ID" containing four input boxes. The first three boxes contain the letter 'n' and the fourth box contains the letter 'a'. Below these boxes are four empty input boxes. Underneath the boxes is a label "Mask Characters Description:" followed by a text area containing the text "n: Numeric a: Alphabets". In the bottom right corner of the window is an "OK" button.

3. Enter the required entity ID in the format displayed.

To create a new entity ID format, refer to [Entity Mask Configuration Maintenance](#) in the [Configuration User Guide](#).

4. Click **OK** to save the entity ID.

5. Click **Next**. The **Address Details** screen appears.

## Address Details

The Address Details screen allows you to capture the address details for a customer.

The screenshot shows the 'Address Details' screen within the 'Create Virtual Entity' application. The interface includes a sidebar with navigation options: 'Entity Information', 'Address Details' (selected), 'Structured Address', 'KYC Details', and 'Statement Preferences'. The main content area is titled 'Address Details' and contains two sections: 'Correspondence Address' and 'Registered Address'. Each section has input fields for 'Address Line 1', 'Address Line 2', 'Address Line 3', 'Address Line 4', 'Country' (with a search icon), and 'Zip Code'. At the bottom right, there are buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner indicates 'Screen (2 / 5)'.

1. In the **Address Details** screen, provide the required details:

### Correspondence Address

- Address Line 1: Enter the address line 1 address details. This field is mandatory if **Structured Address Applicable** is not selected.
- Address Line 2: Enter the address line 2 address details.
- Address Line 3: Enter the address line 3 address details.
- Address Line 4: Enter the address line 4 address details.
- Country: Click **Search** to view and select the required country. This field is mandatory if **Structured Address Applicable** is not selected.
- Zip Code: Enter the zip code details of the address.

### Registered Address

- Copy from Correspondence Address: Select the checkbox to default the address from correspondence address.
- Address Line 1: Enter the address line 1 address details. This field is mandatory if **Structured Address Applicable** is not selected.
- Address Line 2: Enter the address line 2 address details.
- Address Line 3: Enter the address line 3 address details.
- Address Line 4: Enter the address line 4 address details.
- Country: Click **Search** to view and select the required country. This field is mandatory if Structured Address is not mentioned.
- Zip Code: Enter the zip code details of the address.

2. Click **Next**. The **Structured Address** screen appears.

## Structured Address

If **Structured Address Applicable** is selected in Create Bank Parameters then **Structured Address** will be visible to provide the required information.

The Structured Address screen allows you to capture the address details of a customer in a structured format.

Create Virtual Entity

Structured Address

Screen ( 3 / 5 )

Department Sub Department Street Name Building Number

Building Name Floor Post Box Room

Post Code Town Name Town Location Name District Name

Country Sub Division Country

Back Next Save & Close Cancel

1. In the **Structured Address** screen, provide the required details:

- Department: Enter the department.
- Sub Department: Enter the sub department.
- Street Name: Enter the street name.
- Building Number: Enter the building number.
- Building Name: Enter the building name.
- Floor: Enter the floor number.
- Post Box: Enter the post box details.
- Room: Enter the room number.
- Post Code: Enter the post code details. This field is mandatory.
- Town Name: Enter the town name. This field is mandatory.
- Town Location Name: Enter the location name of the town.
- District Name: Enter the district name.
- Country Sub Division: Enter the country sub division.
- Country: Click **Search** to view and select the required country. This field is mandatory.

2. Click **Next**. The **KYC Details** screen appears.

## KYC Details

The **KYC Details** screen allows you to capture the address details for a customer.

The screenshot shows the 'Create Virtual Entity' application with the 'KYC Details' screen selected in the left-hand navigation menu. The main content area is titled 'KYC Details' and contains three input fields: 'KYC Status' (a dropdown menu), 'KYC Reference' (a text input field), and 'Last KYC Date' (a date picker showing 'Apr 7, 2018'). At the bottom right of the screen, there are four buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner of the application window indicates 'Screen (4 / 5)'.

1. In the **KYC Details** screen, provide the required details:
  - **KYC Status:** Select a KYC status from the drop-down list.
  - **KYC Reference:** Enter a KYC reference number.
  - **Last KYC Date:** Select the last KYC performed from the drop-down calendar.
2. Click **Next**. The **Statement Preferences** screen appears.

## Statement Preferences

The Statement Preferences screen allows you to configure the account statement preferences.

The screenshot shows the 'Create Virtual Entity' application with the 'Statement Preferences' screen selected in the left-hand navigation menu. The main content area is titled 'Statement Preferences' and contains several sections for configuring statement preferences. At the top, there are four input fields: 'Customer Number', 'Customer Name', 'Virtual Entity ID', and 'Entity Name'. Below these are three sections: 'PDF Statement Preferences' (with 'Generate PDF' and 'Statement Type' dropdowns), 'Swift Statement Preferences' (with 'Generate MT940', 'Generate MT950', 'Generate MT942', and 'Display IBAN' options), and 'ISO Statement Preferences' (with 'Generate CAMT.053', 'Generate CAMT.052', and 'CAMT.052 Preferences' options). Each section includes a 'Report Transactions Since' field and a 'Generation Time (In Hours)' field. At the bottom right of the screen, there are four buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner of the application window indicates 'Errors & Overrides'.

1. In the **Statement Preferences** screen, provide the required details:
  - **Customer Number:** Displays the customer number.
  - **Customer Name:** Displays the customer name.
  - **Virtual Entity ID:** Displays the virtual entity ID.
  - **Entity Name:** Displays the entity name.



## PDF Statement Preferences

- Generate PDF: If selected, an account statement is generated in PDF format.
- Statement Type: Select one of the options:
  - Consolidated: If selected, a consolidated statement is generated.
  - Account Level: If selected, an account level statement is generated.
- Frequency: Select a frequency to generate the account statement from the drop-down list.

The available options are:

- Daily
- Weekly
- Monthly
- Quarterly
- Yearly

- Due On: Select the due date to generate the account statement from the drop-down list.

The available options based on the frequency selected are:

- Daily - This field is not applicable and will not appear for Daily frequency.
- Weekly - Select the day when the account statement needs to be generated for the week.
- Monthly - Select the day of the month when the account statement needs to be generated for the month.

**Example:** If **Due On** is selected as “31”, this will be considered as the last day of the month and the account statements will be generated on the last day for all the months.

- Quarterly - Select the end month of quarter when the account statement needs to be generated. Statement will always be generated on the last day of the month selected.

**Example:** If **Due On** is selected as “March (3)”, the account statement will be generated on the last day of the month (31st March) for the period of 1st January to 31st March.

- Yearly - Select the month when the account statement needs to be generated for the year. Statement will always be generated on the last day of the month selected.



### Note

PDF Account statements can be generated in customer's language. Based on the media and advice created, and report locale selected while creating the advice, report can be generated in that language. Language specific templates will need to be provided by the bank.

## EOD Statement

- Generate [MT940](#): If selected, the statement is generated in MT940 format.
- Generate [MT950](#): If selected, the statement is generated in MT950 format.
- Generate [MT942](#): If selected, the intra-day account statement is generated in MT942 format.
- Display IBAN: If selected, generated statement is reported with IBAN Account Number instead of Virtual Account Number.



### Note

System generates a statement automatically on the account closure day based on the statement preferences captured except the scheduled generation date.

## MT942 Preferences

- Generate Message Only On Movement: By default, it is disabled. If enabled, system generates statement only if additional entries have been posted subsequent to the previous statement generation.
- Report Transactions Since: Select one of the required options from the drop-down list:
  - 940: If selected, the current statement will include all of the transactions posted and authorized since the previous MT940 generation.
  - 950: If selected, the current statement will include all of the transactions posted and authorized since the previous MT950 generation.
  - 942: If selected, the current statement will include all of the transactions posted and authorized since the previous MT942 generation.
- Generation Time (In Hours): Select a timing for MT942 generation from the multiselect drop-down list.



### Note

System supports only hourly time intervals.

## ISO Statement Preferences

- Generate [CAMT.052](#): If selected, the statement is generated in CAMT.053 format.
- Generate [CAMT.053](#): if selected, the intra day account statement is generated in CAMT.052 format.
- CAMT.052 Preferences
- Generate Message Only On Movement: By default, it is disabled. If enabled, system generates statement only if additional entries have been posted subsequent to the previous statement generation.
- Report Transactions Since: Select the one of the required options from the drop-down list:
  - 052: If selected, the current statement will include all the transactions posted and authorized since the previous CAMT.052 generation.
  - 053: If selected, the current statement will include all the transactions posted and authorized since the previous CAMT.053 generation.
- Generation Time (In Hours): Select a timing for CAMT.052 generation from the multi select drop-down list.



### Note

System supports only hourly time intervals.

2. Click **Save and Close**. You can view the defined virtual entity in the [View Virtual Entity](#).

# Customer Account Product

You can configure account product/s for a customer.

## View Customer Account Product

The summary screen provides a list of configured customer account products. You can configure an account product using the [Create Customer Account Product](#).

### How to reach here:

**Virtual Account Management > Customer > Customer Account Product > View Customer Account Product**

Account Code:	Description:	Customer No.:	Status
xyz1	acc prod	020202	Authorized Open
KAN5	test prod	08765	Unauthorized In Progress
MIK3	prod	PAV4567	Authorized Open
xyz1		010195	Unauthorized In Progress
APPA	APPA	220022	Authorized Open
RMD9	Product for Cust...	080808	Unauthorized Open
AWS1	AWS1 test	mik103	Unauthorized In Progress
LIQP	Liquidity Product	002437	Authorized Open
PPD2		000019	Unauthorized Open
PS01	account prod234	PAV2345	Authorized Open

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Field	Description
Account Code	Displays the code of the account.
Description	Displays any additional information of the account.
Customer Number	Displays the customer number that is associated with the account code.
Status	Displays the status of the record.

## Create Customer Account Product

The maintenance screen allows you to configure account products for a customer.

### How to reach here:

**Virtual Account Management > Customer > Customer Account Product > Create Customer Account Product**

### Virtual Account Product

#### How to add a customer account product:

1. In the **Create Customer Account Product** screen, provide the required details:
  - Customer Number: Click **Search** to view and select the required customer number.
  - Customer Name: Based on the Customer Number selected, the information is auto-populated.
  - Account Product: Enter a name for the account product.
  - Account Product Description: Enter additional information about the account product.

#### Account Preferences

- Interest Calculation: By default, this is disabled. If enabled, indicates if interest calculation is required for the virtual accounts created under this product, and Interest Group Mapping screen is visible.
  - Debit Transaction Allowed: By default, this is disabled. If enabled, indicates if the debit transactions are allowed for the virtual accounts created under this product.
  - Credit Transaction Allowed: By default, this is disabled. If enabled, indicates if the credit transactions are allowed for the virtual accounts created under this product.
  - Overdraft Facility Allowed: By default, this is disabled. If enabled, indicates if the overdrafts are allowed for the virtual accounts created under this product.
  - Inactive Days: Select the number of days to indicate after how many days of inactivity, the account must be marked inactive.
2. Click **Next**, **Restrictions** screen is displayed.

## Restrictions

The **Restrictions** screen allows you to configure product restrictions.

The screenshot shows the 'Create Customer Account Product' window with the 'Restrictions' tab selected. The window has a sidebar with 'Virtual Account Product', 'Restrictions', and 'Interest Group Mapping'. The main area is divided into two sections: 'Transaction Code Restrictions' and 'Currency Restrictions'. Each section has 'Allowed' and 'Restricted' tabs. Below the tabs are 'Transaction Code Details' and 'Currency Details' sections. Each details section has a table with columns for the restriction type (Transaction Code or Currency) and its description. There is a search icon and a '+' button to add new entries. At the bottom of the window are buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'.

3. In the **Restrictions** screen, provide the required details:

- Customer Number: Based on the customer number selected in the Virtual Account Product screen, the information is auto-populated.
- Customer Name: Based on the customer name selected in the Virtual Account Product screen, the information is auto-populated.
- Account Product: Based on the account product selected in the Virtual Account Product screen, the information is auto-populated.
- Account Product Description: Based on the account product description selected in the Virtual Account Product screen, the information is auto-populated.

### Transaction Code Restrictions

- Select one of the options. This is used for allowing or not allowing transaction codes for virtual accounts opened under this product.

### Transaction Code Details

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

- Transaction Code: Click **Search** to view and select the required transaction code. To create a new transaction code, refer to **Transaction Code Maintenance** in the **Common Core User Guide**.
- Description: Based on the Transaction Code selected, the information is auto-populated.

## Currency Restrictions

Select one of the options. This is used for allowing or not allowing currencies for which the virtual accounts can be opened under this product.

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

### Currency Details

- Currency: Click Search to view and select the required currency. To define a new currency, refer to the section **Currency Definition** in the **Common Core User Guide**.
  - Currency Description: Based on the currency selected, the information is auto-populated.
6. If **Interest Calculation** is enabled, click **Next** and **Interest Group Mapping** screen appears.

## Interest Group Mapping

The **Interest Group Mapping** screen allows you to map a Customer Virtual Account Product to an interest group.

7. In the **Interest Group Mapping** screen, provide the required details:

- Interest Group Template - Click **Search** to view and select the required interest group template. Displays the list of all the bank level Interest groups maintained in IC.
- Description - Based on the **Interest Group Template** selected, the information is auto-populated.
- Customer Specific Rate - By default, this is disabled. If enabled, indicates if a customer specific interest group needs to be maintained.

### Interest Group

- Customer Interest Group - Displays the customer interest group.



#### Note

If Corporate Specific Rate is selected, a new Customer Interest group will be created and mapped to the Customer and Virtual Account product in IC else the Interest Group template selected will be mapped. The Interest products will be based on the Interest Group template selected.

## Interest Products

Displays a list of interest product/s mapped to selected Interest Group Template.

- Product Code - Displays the Interest Product Code.
- Product Description - Displays the Interest Product Description.
- Currency Code - Displays the currency of Interest Product.

8. Click **Save and Close**. You can view the configured account product details in the [View Customer Account Product](#).

## Account Closure

You can initiate account closure for one or more than one virtual accounts of a customer.

### View Account Closure

The summary screen provides a list of closure requests initiated. You can initiate a closure request of one or more than one virtual accounts of a customer in a single operation using the [Create Account Closure](#).

### How to reach here:

**Virtual Account Management > Accounts > Account Closure > View Account Closure**

Reference Number:	Source Reference:	Source Code:	Status
000VACL011271518	000VACL011271518	OBVAM	Unauthorized
000VACL011276001	000VACL011276001	OBVAM	In Progress
HELVACL011193511	CM293031110306320	OBDX	Authorized
HELVACL011276001	CM2369969267432082	OBDX	Authorized
HELVACL011279021	CM26466803035497	OBDX	Authorized
000VACL0112715002	000VACL0112715002	OBVAM	Authorized
HELVACL01127037c	CM3175843100453994	OBDX	Authorized
HELVACL011193504	CM274812137301246	OBDX	Authorized
000VACL011279501	000VACL011279501	OBDX	Authorized
000VACL0112714010	000VACL0112714010	OBVAM	Authorized

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Field	Description
Source Reference Number	Displays the source reference number of the closure request.
Source Code	Displays the source code.

## Create Account Closure

The Create Account Closure screen allows you to initiate an account closure request. You can initiate the account closure of one or more virtual accounts of a customer.

### Account Selection

#### How to reach here:

**Virtual Account Management > Accounts > Account Closure > Create Account Closure > Account Selection**

Create Account Closure

Account Selection

Source Reference Number Reference Number Source Code

OBVAM

Account Details

Query

Customer Number Virtual Entity Virtual Account Number Account Description

Branch Code Currency IBAN Account Number

Query

Audit

Back Next Save & Close Cancel

Screen ( 1 / 2)

#### How to initiate a closure request:

1. In the **Create Account Closure** screen, provide the required details:

##### Account Selection

- Source Reference Number: Enter the source reference number.
- Reference Number: System generates the reference number
- Source Code: Click **Search** to view and select the source code.

In the **Create Account Closure** screen, query the list of the virtual accounts based on the below parameters:

- Customer Number: Click **Search** to view and select the customer number.
- Customer Name: Based on the customer number selected, the information is auto-populated.
- Virtual Entity: Click **Search** to view and select the virtual entity.
- Virtual Account Number: Click **Search** to view and select the virtual account number.
- Account Description: Enter the account description.
- Branch Code: Click **Search** to view and select the branch code.
- Currency: Click **Search** to view and select the currency.
- IBAN Account Number: Click **Search** to view and select the IBAN account number.



2. Click **Query** to list the virtual accounts. The following screen is displayed:

Screen (1 / 2)

Virtual Account Number	Account Description	Current Balance	Mark for Closure
30030033	Closure 1	-£7,800.0	<input type="checkbox"/>
30030034	Closure 2	£7,800.0	<input type="checkbox"/>
30030035	Closure 3	£0.0	<input type="checkbox"/>

3. Click on the collapsible icon to view the details and mark the respective virtual account or accounts for closure.

- Virtual Account Number - Displays the virtual account number.
- Account Description - Displays the account description.
- Current Balance - Displays the current balance.
- Mark for Closure - Select to mark the virtual account or accounts for closure.
- Actions - Click **Actions** icon to view the virtual account details.

4. Click **Next**. **Transfer Details** screen is displayed.

Screen (2 / 2)

Virtual Account Number	Current Balance	Accrued Interest	Net Amount	Transfer Details
30030033	-£7,800.0	£0.0	-£7,800.0	<input type="text"/>
30030034	£7,800.0	£0.0	£7,800.0	<input type="text"/>
30030035	£0.0	£0.0	£0.0	Not Required

The **Transfer Details** screen provides a list of following parameters:

- Source Reference Number - Displays the source reference number.
- Reference Number - Displays the reference number.
- Virtual Account Number - Displays the virtual account or virtual accounts selected in [Account Selection](#) for closure.
- Current Balance - Displays the current account balance.
- Accrued Interest - Displays the accrued interest.
- Net Amount - Displays the net amount. Net Amount = Current Balance + Accrued Interest.
- Transfer Details - Click **Search** and select the offset virtual account from the list for transferring To/ From the residual balance based on the Net Balance.

5. Click **Save and Close** to submit the account closure request. You can view the account closure request in [View Account Closure](#).

## Account Closure Status

You can view the status of the closure request for a specific virtual account.

**How to reach here:**

**Virtual Account Management > Queues > Account Closure Status**

Account Closure Status				
Virtual Account Number: 1000025 Reference: 000VACL011273501 Customer Number: 010195 Current Status: ABORTED IBAN:	Virtual Account Number: 30030041 Reference: 000VACL011273508 Customer Number: 010195 Current Status: COMPLETED IBAN:	Virtual Account Number: 30030047 Reference: 000VACL011273511 Customer Number: 010195 Current Status: COMPLETED IBAN:	Virtual Account Number: 30030062 Reference: 000VACL011273515 Customer Number: 010195 Current Status: ABORTED IBAN:	Virtual Account Number: 1000047 Reference: 000VACL011273519 Customer Number: 020202 Current Status: COMPLETED IBAN:
Virtual Account Number: 30030059 Reference: 000VACL011273517 Customer Number: 010195 Current Status: ABORTED IBAN:	Virtual Account Number: 30030021 Reference: 000VACL022721532 Customer Number: 010195 Current Status: ABORTED IBAN:	Virtual Account Number: 30030110 Reference: 000VACL011276502 Customer Number: 010195 Current Status: FAILED IBAN:	Virtual Account Number: 0000010174 Reference: HELVACL011193007 Customer Number: 000462 Current Status: COMPLETED IBAN: 000HELDEF10	Virtual Account Number: 0000010291 Reference: HELVACL011193511 Customer Number: 000462 Current Status: COMPLETED IBAN: GB0000HELOBPRO

In the **Account Closure Status** screen, click a tile to open a record. The **Account Closure Request Status** screen appears.

Account Closure Request Status			
Customer Number 000463	Customer Name ATOZ Solutions	Virtual Account Number 10157	Account Description ENT EOD 1
Branch Code	Currency	Current Status COMPLETED	Reference Number 000VACL0116815001
<a href="#">View Errors</a>			
Process Status			
Account and Balances	Open Contracts	Interest Liquidation	Balance Transfer
			Delink From Structure
			Account Closure

## Account Closure Request Status

- Customer Number: Displays the customer number of the virtual account being closed.
- Customer Name: Displays the customer name.
- Virtual Account Number: Displays the account number being closed.
- Account Description: Displays the account description.
- Branch Code: Displays the branch code of the account.
- Currency: Displays the account currency.
- Currency Status: Displays the current account closure status.
- Reference Number: Displays the reference number.
- View Errors: Click **View Errors** to view the details of the errors of an error marked stage.

## Account Closure Status

- In-Progress: The status of the closure request is marked as “In-Progress” until all the closure stages are successfully completed.
- Completed: On successful closure of the Virtual Account, the status of the closure request is marked as “Completed”.
- Aborted: The status of the closure request is marked as “Aborted”, whenever a user aborts a closure request before the account is closed. Click **Abort** to abort a closure request.
- Failed: The status of the closure request is marked as "Failed" if any of the closure stages fail. Click **Retry** to retry the closure request. The Retry process will start from the first closure stage (i.e. Account and Balances) irrespective of which stage the error has occurred.

## Account Closure Stages

- Account and Balances: These are internal validations performed by the system.
- Open Contracts: These are external validations performed by the system to validate active Standing Orders, Future Value Dated Payments and Pending Payments in OBPM.
- Interest Liquidation: Interest liquidation of the accrued Interest till date.
- Balance Transfer: Transfer of residual balance to a designated virtual account specified during account closure initiation.



### Note

Transactions postings on virtual account, post balance transfer stage for which closure request is in progress will either be allowed or disallowed based on a parameter. For more details on the parameter, refer to **Oracle Banking Virtual Account Management Installation Guide**.

- Delink From Structure: Delinking of virtual accounts that are a part of structure and do not have any child accounts.
- Account Closure: Successful closure of virtual account.

## Account Input

You can create a virtual account for a customer.

### View Account Input

The summary screen provides a list of configured virtual account. You can configure a virtual account using the [Create Account Input](#).

#### How to reach here:

**Virtual Account Management > Accounts > Account Input > View Account Input**

Virtual Account Number:	Virtual Account Number:	Virtual Account Number:	Virtual Account Number:	Virtual Account Number:
1000021	1000033	30030021	30030034	0000010022
Account Description: NewEntity2	Account Description: NAME ENTITY1	Account Description: minicore test	Account Description: Closure 2	Account Description: SDCVE01 VA001
Customer ID: 020202	Customer ID: 020202	Customer ID: 010195	Customer ID: 010196	Customer ID: 000462
Authorized Open	Authorized Open	Unauthorized Open	Authorized Open	Authorized Open
Virtual Account Number:	Virtual Account Number:	Virtual Account Number:	Virtual Account Number:	Virtual Account Number:
30030055	0000010037	30030011	30030029	0000010008
Account Description: SJR VA	Account Description: SDCVE01 VA003	Account Description: Acc1	Account Description: MKBaa	Account Description: ABC DIGITAL NYC
Customer ID: 010195	Customer ID: 000462	Customer ID: 000062	Customer ID: 010196	Customer ID: 001855
Authorized Open	Authorized Open	Unauthorized Open	Authorized Open	Authorized Open

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Field	Description
Virtual Account Number	Displays the number of the virtual account.
Account Description	Displays additional details of the virtual account.
Customer ID	Displays the customer ID.
Status	Displays the status of the record.

## Create Account Input

The maintenance screen allows you to configure virtual account details.

### How to reach here:

**Virtual Account Management > Accounts > Account Input > Create Account Input**

### How to add an account input:

1. In the **Create Account Input** screen, provide the required details:

- Customer Number: Click **Search** to view and select the required customer number.
- Customer Name: Based on the Customer Number selected, the information is auto-populated.
- Virtual Entity ID: Click **Search** to view and select the required virtual entity ID.
- Virtual Entity Name: Based on the Virtual Entity ID selected, the information is auto-populated.
- Account Product: Click **Search** to view and select the required account product.
- Account Currency: Click **Search** to view and select the required account currency. Displays the list of currencies based on the currency restrictions configured in Customer Account Product.
- Branch Code: Click **Search** to view and select the required branch code. Displays the list of branches based on the Branch Restrictions configured in [Create Account Facility](#) for the customer.
- IBAN Required: By default, this is disabled. If enabled, indicates that an IBAN must be generated.
- Virtual Account Number: System generates the virtual account number based on account numbering mask and corporate specific range, if defined.



#### Note

If the External Account Number is selected in Branch Parameters configuration, system will suppress internal account number generation logic and will accept externally generated account number for the specific branch.



#### Note

If **Corporate Specific Range Required** is opted and the auto-generation of account number is also enabled, then system automatically allocates the virtual account numbers from the corporate specified range defined. In this case, the next incremental virtual account number from the corporate specified range will be allocated. In case a corporate has been allocated with multiple ranges, then the new virtual account number is allocated from lowest number in the defined range or ranges.

However, if all of the ranges are utilized for a corporate, user needs to define a new corporate specific range for a given corporate. Until then, user is not allowed to create a new virtual account for a given corporate.

If **Manual Account Number Generation** is opted, user has to manually provide account number from the corporate specific range defined.

- IBAN Account Number: System generates the IBAN based on IBAN numbering mask.



If the External IBAN is selected in Branch Parameters configuration, system will suppress internal IBAN generation logic and will accept externally generated IBAN for the specific branch.

- View Balance: By default, this option is disabled and enables only after the record is configured. For more information, see [Viewing Account Balance](#).

### Correspondence Address

- Copy Address from Entity: Select the checkbox to copy the correspondence address captured at virtual entity level. However, you can also modify the address at the virtual account level.
- Address Line 1: Enter the address line 1 address details. This field is mandatory if **Structured Address Applicable** is not selected.
- Address Line 2: Enter the address line 2 address details.
- Address Line 3: Enter the address line 3 address details.
- Address Line 4: Enter the address line 4 address details.
- Country: Click **Search** to view and select the required country. This field is mandatory if **Structured Address Applicable** is not selected.
- Zip Code: Enter the zip code details of the address.

### Structured Address

If **Structured Address Applicable** is selected in Create Bank Parameters then **Structured Address** will be displayed to provide the required information:

- Copy Address from Entity: Select the checkbox to copy the structured address captured at virtual entity level. However, you can also modify the address at the virtual account level.
- Department: Enter the department.
- Sub Department: Enter the sub department.
- Street Name: Enter the street name.
- Building Number: Enter the building number.
- Building Name: Enter the building name.
- Floor: Enter the floor number.
- Post Box: Enter the post box details.
- Room: Enter the room number.
- Post Code: Enter the post code details. This field is mandatory.
- Town Name: Enter the town name. This field is mandatory.
- Town Location Name: Enter the location name of the town.
- District Name: Enter the district name.
- Country Sub Division: Enter the country sub division.
- Country: Click **Search** to view and select the required country. This field is mandatory.

## Account Information

- Account Description: This is auto-populated as virtual entity name. You can modify the auto-populated details.
- Account Purpose: Enter the purpose of the virtual account.
- Balance Availability: Select one of the following options:
  - Own Balance: This is the available balance of the virtual account including child contributions and internal limits if available.
  - Pool Balance: The entire pool balance is available for this accounts irrespective of its own balance.
  - Own Balance and Fixed Amount from Pool: Sum of own balance as mentioned above and a fixed amount from the pool balance. If Own Balance and Fixed Amount from Pool is selected, the Fixed Amount in Pool Currency field is available to provide the fixed amount.
- Fixed Amount in Pool Currency: Enter the fixed amount in the pool currency.
- Balance Check for Debits: This is defaulted from the account product used. The default value can be modified.
- Debit Transaction Allowed: This is defaulted from the account product used. You can disable this option, but you cannot enable it.
- Credit Transaction Allowed: This is defaulted from the account product used. You can disable this option, but you cannot enable it.
- Account Frozen: By default, this is disabled. If selected, indicates if the account is frozen.
- Overdraft Required: This is defaulted from the account product used. You can disable this option, but you cannot enable it.
- Overdraft Amount: Enter the fixed amount that can be overdrawn by the account. This is applicable if overdraft is allowed.
- Interest Calculation: This is defaulted from the account product used. You can disable this option, but you cannot enable it.
- Sanction Check Status: System displays the sanction check status for the virtual account.

Available options are following:

- Success
- Failed
- Pending
- Not Required



### Note

During the virtual account creation or modification, by default, the **Sanction Check Status** will be marked as Pending, if the Sanction Check Required is selected while configuring the bank parameters. If the customer is exempted from the sanction check, the **Sanction Check Status** will be marked as "Not Required". However, the user can update the sanction check status from [Update Sanction Status](#).

## Account Linkage

- Real Account Linkage: Select one of the options:
  - Structure Level: If selected, indicates that the real account for this virtual account is linked at the structure level.
  - Account Level: If selected, indicates that the real account for this virtual account is linked at the account level.
- Structure Code: Enter the structure code to link the virtual account to an existing structure of the customer. This field is displayed if **Real Account Linkage** is selected as **Structure Level**.
- Structure Description: Based on the **Structure Code** selected, the information is auto-populated. This field is displayed if **Real Account Linkage** is selected as **Structure Level**.

- **Parent Account Linkage:** Select the required parent virtual account number from the drop-down list for linking the virtual account. The list of parent virtual accounts will be based on the structure code selected. This field is displayed if **Real Account Linkage** is selected as **Structure Level**.
- **Real Account Number:** Click **Search** to view and select the required real account number, if real account linkage is at the account level. This field is displayed if **Real Account Linkage** is selected as **Account Level**.
- **Real Account Branch:** Based on the Real Account Number selected, the information is auto-populated. This field is displayed if **Real Account Linkage** is selected as **Account Level**.
- **Real Account Currency:** Based on the Real Account Number selected, the information is auto-populated. This field is displayed if **Real Account Linkage** is selected as **Account Level**.

### Other Details

- **Account Opening Date:** Displays the account opening date for the virtual account.
- **Account Closure Date:** Displays the account opening date for the virtual account.
- **Last Activity Date:** Displays the last date on which a transaction was performed for the virtual account.
- **Account Status:** Displays the current account status for the virtual account.

2. Click **Save**. You can view the configured account details in the [View Account Input](#).

### Viewing Account Balance

After saving a record, you can navigate to **View Account Input** screen and **View Account Structure** screen to view the account balance details.

1. In the selected screen, select an account for which you want to view the account balance details. The respective screen opens with the configured details.
2. Click **View Balance**/select a node, the **Account Balance Details** pop-up screen appears.

Account Balance Details		
Account Number	30030275	
Account Description	test231	
Account Currency	GBP	
Current Balance	£0.00	
Available Balance	£778.57	
▲ Available Balance Breakdown		
Add	Overdraft Amount	£0.00
Less	Blocked Amount	£0.00
Less	Unauthorized Debit	£0.00
Add	Child Contributions	£778.57
Less	Blocked Child Contributions	£0.00
Benefit from Pool ?		£0.00
Available Line Amount ?		£0.00



3. Click **Current Balance**. The following pop-up appears with the last one month's transactions listed.

Account Balance & Transactions		
< Transactions		
Date:	Dr/Cr:	Amount:
2018-04-01	Debit	455
Date:	Dr/Cr:	Amount:
2018-04-07	Credit	1
Date:	Dr/Cr:	Amount:
2018-04-07	Credit	-1

#### Account Balance & Transactions

- Date - Displays the transaction date.
- Dr/Cr - Displays the transaction type whether the transaction is Credit or Debit.
- Amount - Displays the transaction amount.

4. Click **Child Contributions**. The following pop-up appears with currency wise consolidated child contributions along with the applied exchange rate used for conversion for accounts part of a structure.

Account Balance Details				
< Child Contributions				
Child CCY	Contribution	Exchange Rate	Account CCY	Amount in Account CCY
EUR	€780.00	2.8	GBP	£278.57
GBP	£500.00	1	GBP	£500.00
			GBP	£778.57

#### Child Contributions

- Child CCY - Displays the child contribution currency.
- Contribution - Displays the child contribution amount for a specific currency.
- Exchange Rate - Displays the exchange rate applied to derive the equivalent amount in parent account currency.
- Account CCY - Displays the parent account currency.
- Amount in Account CCY - Displays the child contribution equivalent amount in parent account currency.

5. Click **Blocked Contributions**. A pop-up screen appears with currency wise consolidated child blocked contributions along with the applied exchanged rate used for conversion for accounts part of a structure.

#### Blocked Contributions

- Child CCY - Displays the blocked child contribution currency.
- Contribution - Displays the blocked child contribution amount for a specific currency.
- Exchange Rate - Displays the exchange rate applied to derive the equivalent amount in parent account currency.



- Account CCY - Displays the parent account currency.
- Amount in Account CCY - Displays the blocked child contribution equivalent amount in parent account currency.

6. Click **Close** to navigate back to the selected screen.

## Viewing Interest Rates

You can view the interest rates of a virtual. **View Interest Rates** is enabled if **Interest Calculations** is selected during virtual account opening.

1. Click **View Interest Rates**, the **Interest Rates** pop-up screen appears.

Interest Rates					
Interest Product	Rate Description	Effective Date	Currency	Rate	Rate Code
Debit Interest Product	Rate3	2018-04-07	GBP	25	
Debit Interest Product	Rate2	2018-04-07	GBP	15	
Debit Interest Product	Rate1	2018-04-07	GBP	5	
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Field	Description
Interest Product	Displays the interest product.
Rate Description	Displays the interest rate description.
Effective Date	Displays the effective date.
Currency	Displays the currency of the interest product.
Rate	Displays the interest rate.
Rate Code	Displays the rate code.

2. Click **Close** to navigate back to the selected screen.

# Account Structure

You can configure an account structure for a real account that belongs to any customer.

## View Account Structure

The summary screen provides a list of configured account structures. You can configure an account structure using the [Create Account Structure](#).

### How to reach here:

**Virtual Account Management > Accounts > Account Structure > View Account Structure**

View Account Structure				
Customer ID: 010195 Structure Code: CLSTR02 Real Account Number: 00000010195 Authorized Open	Customer ID: 000462 Structure Code: RevampVAS01 Real Account Number: HEL0046200013 Authorized Open	Customer ID: 000462 Structure Code: SDSTR01 Real Account Number: HEL0046200024 Authorized Closed	Customer ID: 000462 Structure Code: aswewqer Real Account Number: HEL0046200013 Authorized Closed	Customer ID: 000462 Structure Code: RevampAPI02 Real Account Number: HEL0046200013 Authorized Closed
Customer ID: 000462 Structure Code: SDSTR2 Real Account Number: HEL0046200024 Authorized Closed	Customer ID: 000462 Structure Code: vinittesta Real Account Number: HEL0046200013 Authorized Open	Customer ID: 020202 Structure Code: RMD1 Real Account Number: 000000020202 Authorized Open	Customer ID: 000462 Structure Code: S1STR01 Real Account Number: HEL0046200024 Authorized Open	Customer ID: 000462 Structure Code: FUSTR07 Real Account Number: HEL0046200024 Authorized Open

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Field	Description
Customer ID	Displays the customer ID details.
Structure Code	Displays the structure code associated with the account structure.
Real Account Number	Displays the account number that is mapped to the structure.
Status	Displays the status of the record.

## Create Account Structure

The maintenance screen allows you to configure an account structure for a customer. You can create or modify the account structure.

### How to reach here:

**Virtual Account Management > Accounts > Account Structure > Create Account Structure**

Create Account Structure

Customer Number \*

Customer Name *No Customer Selected*

Structure Code \*

Structure Description \*

Header Account Number \*

Interest Calculation Required ☐

Account Linkage

Account Linkage

Real Account Number

Real Account Branch *No Real Account Selected*

Virtual Multi-Currency Account

### How to create an account structure:

1. In the **Create Account Structure** screen, provide the required details:
  - Customer Number: Click **Search** to view and select the required customer number.
  - Customer Name: Based on the Customer Number selected, the information is auto-populated.
  - Structure Code: Enter a code for the structure. You can enter a maximum length of eight alphanumeric characters.
  - Structure Description: Enter additional information for the structure.
  - Header Account Number: Click **Search** to view and select the required header account number. This will be the root node for the structure and is always a virtual account.
  - Interest Calculation Required: If enabled, indicates the interest calculation required at the account structure level.

### Account Linkage

- Account Linkage: Select one of the options:
  - Real Account: If selected, you can configure an account structure for a real account. The Real Account Number field and the Real Account Branch field are enabled to select the account.
  - Virtual MCA: If selected, you can configure an account structure for a virtual multi-currency account. The Virtual Multi-Currency Account field is enabled to select the account.
- Real Account Number: Click **Search** to view and select the required real account number.
- Real Account Branch: Based on the Real Account Number selected, the information is auto-populated.
- Virtual Multi-Currency Account: Click **Search** to view and select the required virtual multi-currency account.

## Build Structure

- Click **Build Structure** to define the account structure using [Diagram View](#) or [Detail View](#). The selected **Header Account Number** will be displayed as the first node.

Create Account Structure

New

Customer Number: 002437

Structure Description: LIQ (LIQ)

Header Account Number: 0000010673

Account Linkage: Virtual MCA: ACMEC01

Build Structure

Acme Corp  
0000010673  
EUR

## Diagram View

- Click on the Link icon to link the virtual accounts to the structure. Select virtual account number from the list which needs to be linked, and click **Link**.

Create Account Structure

New

Customer Number: 002437

Structure Description: Liquidity Structure (LIQ)

Header Account Number: 0000010673

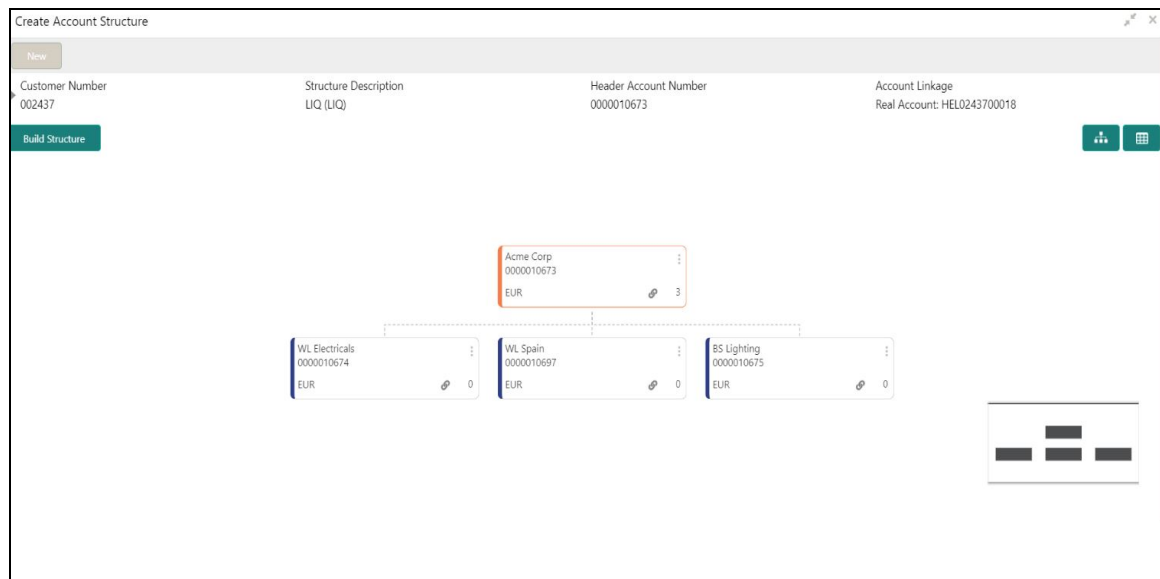
Build Structure

Acme Corp  
0000010673  
EUR

Account Number	Description	Currency	Creation Date
<input type="checkbox"/> 0000010674	WL Electricals	EUR	Apr 7, 2018
<input type="checkbox"/> 0000010678	WL Rome Store	EUR	Apr 7, 2018
<input type="checkbox"/> 0000010679	WL Italy Online Store	EUR	Apr 7, 2018
<input type="checkbox"/> 0000010680	WL Italy Payments	EUR	Apr 7, 2018
<input type="checkbox"/> 0000010697	WL Spain	EUR	Apr 7, 2018
<input type="checkbox"/> 0000010682	WL Spain Collections	EUR	Apr 7, 2018
<input type="checkbox"/> 0000010683	WL Madrid Store	EUR	Apr 7, 2018
<input type="checkbox"/> 0000010684	WL Spain Online Store	EUR	Apr 7, 2018
<input type="checkbox"/> 0000010685	WL Spain Payments	EUR	Apr 7, 2018
<input type="checkbox"/> 0000010675	BS Lighting	EUR	Apr 7, 2018

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Link Clear



- You can select a node, click on three dots symbol, and then click on Account Details to view more details of the account.
- You can select a node, click on three dots symbol, and then click on Undo Link to remove the newly added linkage before submitting the request.

## Detail View

1. Click Detail View to change the view and provide the details in a tabular format.

Create Account Structure

New

Customer Number

002437

Structure Description

LIQ (LIQ)

Header Account Number

0000010673

Account Linkage

Virtual MCA: ACMEC01

Build Structure

Virtual Account Name

Virtual Account Number

Balance

Accounts Linked

Actions

Acme Corp

0000010673

EUR

0

- Click on the Link icon to link the virtual accounts to the structure. Select virtual account number from the list which needs to be linked, and click **Link**.

The screenshot shows the 'Create Account Structure' dialog. On the left, there's a table with columns: Customer Number (002437), Structure Description (Liquidity Structure (LIQ)), Header Account Number (000001), Virtual Account Name (Acme Corp), and Virtual Account Number (0000010673). A 'Build Structure' button is visible. On the right, there's a search bar and a table of virtual accounts to be linked:

<input type="checkbox"/>	Account Number	Description	Currency	Creation Date
<input type="checkbox"/>	0000010674	WL Electricals	EUR	Apr 7, 2018
<input type="checkbox"/>	0000010678	WL Rome Store	EUR	Apr 7, 2018
<input type="checkbox"/>	0000010679	WL Italy Online Store	EUR	Apr 7, 2018
<input type="checkbox"/>	0000010680	WL Italy Payments	EUR	Apr 7, 2018
<input type="checkbox"/>	0000010697	WL Spain	EUR	Apr 7, 2018
<input type="checkbox"/>	0000010682	WL Spain Collections	EUR	Apr 7, 2018
<input type="checkbox"/>	0000010683	WL Madrid Store	EUR	Apr 7, 2018
<input type="checkbox"/>	0000010684	WL Spain Online Store	EUR	Apr 7, 2018
<input type="checkbox"/>	0000010685	WL Spain Payments	EUR	Apr 7, 2018
<input type="checkbox"/>	0000010675	BS Lighting	EUR	Apr 7, 2018

At the bottom, there's a pagination bar showing 'Page 1 (1-10 of at least 22 items)' and 'Link' and 'Clear' buttons.

The screenshot shows the 'Create Account Structure' dialog after linking. The table now includes a 'Balance' column and an 'Accounts Linked' column. The 'Account Linkage' is set to 'Virtual MCA: ACMEC01'.

Virtual Account Name	Virtual Account Number	Balance	Accounts Linked	Actions
Acme Corp	0000010673	EUR	3	
WL Electricals	0000010674	EUR	0	
WL Spain	0000010697	EUR	0	
BS Lighting	0000010675	EUR	0	

- You can select a record, click on three dots symbol, and then click on Account Details to view more details of the account.
- You can select a record, click on three dots symbol, and then click on Undo Link to remove the newly added linkage before submitting the request.

### Structure Actions

- Export: Click to download the account structure in a .csv format.



#### Note

The Account Structure appears in the Diagram View when all the available rows of the Detail View has relevant data.

- Click **Save**. You can view the configured account structure details in the [View Account Structure](#).

# Adhoc Interest Liquidation

You can initiate the adhoc interest liquidation for a virtual account. Interest accrued till date will be liquidated.

## View Adhoc Interest Liquidation

The summary screen allows you to view the adhoc interest liquidation.

### How to reach here:

**Virtual Account Management > Accounts > Adhoc Interest Liquidation > View Adhoc Interest Liquidation**

The screenshot shows a web application window titled "View Adhoc Interest Liquidation". It contains a grid of 10 items, each with a reference number, virtual account number, source code, currency, and accrued interest. The status of each item is indicated by a lock icon and the word "Unauthorized", except for one item which is "Active".

Reference:	Virtual Account Number:	Source Code:	Currency:	Accrued Interest:	Status
000VAIL0112702LE	...	OBVAM	GBP	224.78	Unauthorized
000VAIL011271002	...	OBVAM	GBP		Unauthorized
000VAIL011273507	...	OBVAM	GBP		Unauthorized
000VAIL0112702jN	...	OBVAM	GBP	224.78	Active
000VAIL0112701p9	...	OBVAM	GBP	-8.8	Unauthorized
000VAIL011273503	...	OBVAM	GBP	1602.6	Unauthorized
000VAIL011271001	...	OBVAM	GBP		Unauthorized
000VAIL011271003	...	OBVAM	GBP		Unauthorized
000VAIL011273504	...	OBVAM	GBP	192.1	Unauthorized
000VAIL0112702TF	...	OBVAM	GBP	224.78	Unauthorized

Page 1 of 2 (1 - 10 of 12 items)

## Create Adhoc Interest Liquidation

The screen allows you to initiate the adhoc interest liquidation request for a virtual account.

### How to reach here:

**Virtual Account Management > Accounts > Adhoc Interest Liquidation > Create Adhoc Interest Liquidation**

The screenshot shows a web application window titled "Create Adhoc Interest Liquidation". It contains a form with the following fields:

- Source Reference Number
- Reference Number (No Data Available)
- Source Code (OBVAM)
- Account Details
- Virtual Account Number (No Virtual Account Selected)
- Branch Code (No Virtual Account Selected)
- Currency (No Virtual Account Selected)
- Accrued Interest

At the bottom right, there are "Save" and "Cancel" buttons.

## How to configure adhoc interest liquidation:

1. In the **Create Adhoc Interest Liquidation** screen, provide the required details:
  - Source Reference Number: Enter the required source reference number.
  - Reference Number: System generates the reference number for the transaction.
  - Source Code: Click **Search** to view and select the required source code.
  - Virtual Account Number: Click **Search** to view and select the virtual account number.
  - Branch Code: Displays the branch code.
  - Currency: Displays the currency.
  - Accured Interest: Displays the accrued interest till date.
2. Click **Save**. You can view the adhoc liquidation details in the [View Adhoc Interest Liquidation](#).

## Virtual Multi-Currency Account

You can create a group of multiple accounts with different currencies for a customer. You can manage account transactions with more than one currency for a customer.

### View Virtual Multi-Currency Account

The summary screen provides a list of configured virtual multi-currency account. You can configure a virtual multi-currency account using the [Create Virtual Multi-Currency Account](#).

#### How to reach here:

**Virtual Account Management > Customer > Virtual Multi-Currency Account > View Virtual Multi-Currency Account**

Virtual MCA Number	Customer Number	Status	Open/Closed
120000	020202	Unauthorized	Open
dsfcfd	000462	Authorized	Open
253669	010195	Unauthorized	Open
729015	020202	Authorized	Open
Test456	000462	Authorized	Closed
ACMEMC01	002418	Authorized	Open
ACMEC01	002437	Authorized	Open
661122	10450	Authorized	Open
May1	000462	Authorized	Open
377657	020202	Authorized	Open

Field	Description
Virtual MCA Number	Displays the virtual multi-currency account number.
Maker	Displays the name of the user who has configured the virtual multi-currency account details.
Once Authorized	Indicates if the record is authorized once or not.
Customer Number	Displays the customer number.
Account Description	Displays the description of the virtual multi-currency account.
Status	Displays the status of the record.



## Create Virtual Multi-Currency Account

The maintenance screen allows you to configure a virtual multi-currency account.

### How to reach here:

**Virtual Account Management > Customer > Virtual Multi-Currency Account > Create Virtual Multi-Currency Account**

Customer Number \* Customer Name Virtual Multi-Currency Account Number \* Account Description

No Customer Selected

View Accounts

Real Account List

Real Account Number \* Real Account Name Currency Branch

No Real Account Selected No Real Account Selected No Real Account Selected

Default

Save Cancel

### How to configure a virtual multi-currency account:

1. In the **Create Virtual Multi-Currency Account** screen, provide the required details:
  - Customer Number: Click **Search** to view and select the required customer number.
  - Customer Name: Based on the Customer Number selected, the information is auto-populated.
  - Virtual Multi-Currency Account Number: Enter a virtual multi-currency account number.
  - Account Description: Enter additional information of the account.
2. Click **View Account** to view the list all real account that are associated with the customer number.

#### Real Account List

3. Click + to add a row and provide the required details:
  - Real Account Number: Click **Search** to view and select the required action name.
  - Real Account Name: Based on the Real Account Number selected, the information is auto-populated.
  - Currency: Based on the Real Account Number selected, the information is auto-populated.
  - Branch: Based on the Real Account Number selected, the information is auto-populated.
  - Default: If selected, indicates that the selected account's currency is the default currency, if the transaction currency is not configured for a customer.  
For example: If the virtual multi-currency account consists of USD, EURO, and Peso, the default account currency is configured as USD. Any transactions performed in INR on the virtual multi-currency account is performed in the USD (default) account.
4. Click **Save**. You can view the configured virtual multi-currency account in the [View Virtual Multi-Currency Account](#).

# Internal Credit Line

You can configure internal credit line for a customer. The customer can offer the facility to its subsidiaries and the subsidiaries can use the credit line.

## View Internal Credit Line

The summary screen provides a list of configured internal credit line. You can configure an internal credit line using the [Create Internal Credit Line](#).

### How to reach here:

**Virtual Account Management > Accounts > Internal Credit Line > View Internal Credit Line**

Field	Description
Customer Number	Displays the customer number details.
Line Currency	Displays the line currency details.
Line ID	Displays the line ID.
Status	Displays the status of the record.

## Create Internal Credit Line

The maintenance screen allows you to configure internal credit line.

### How to reach here:

**Virtual Account Management > Accounts > Internal Credit Line > Create Internal Credit Line**

The screenshot shows the 'Create Internal Credit Line' interface. It includes search fields for Customer Number and Line Currency, and dropdowns for Customer Name, Line Branch, Line ID, and Description. The 'Amount and Availability' section contains input fields for Line Amount, Line Start Date, and Line End Date, along with an 'Available' toggle switch. The 'Utilization' section features a table with columns for Utilization Status, Utilized Amount, Amount Utilized Today, Available Amount, Date of First Utilization, and Maximum Available Amount. The table is currently empty, displaying 'No data to display'. A 'Utilization Details' button is located to the right of the table. At the bottom right, there are 'Save' and 'Cancel' buttons.

### How to add an internal credit line:

1. In the **Create Internal Credit Line** screen, provide the required details:
  - Customer Number: Click **Search** to view and select the required customer number.
  - Customer Name: Based on the Customer Number selected, the information is auto-populated.
  - Line ID: Enter a line ID.
  - Description: Enter additional information about the internal credit line.
  - Line Currency: Click **Search** to view and select the required line currency.

#### Amount and Availability

- Line Amount: Enter the internal credit line amount.
- Line Start Date: Enter a start date for the line amount from the drop-down calendar.
- Line End Date: Enter an end date for the line amount from the drop-down calendar.
- Available: By default, this option is selected. If selected, indicates that the line amount is valid for the selected period.

#### Utilization

- Utilization Status: Displays a pie chart of the amount that is utilized.
  - Utilized Amount: Displays the amount that is utilized.
  - Amount Utilized Today: Displays the amount that is utilized today.
  - Available Amount: Displays the amount that is available.
  - Date of First Utilization: Displays the date from when the amount is utilized.
  - Maximum Available Amount: Displays the maximum amount that is available.
  - Date of Last Utilization: Displays the date until when the amount is utilized.
2. Click **Utilization Details** to view all the utilization details of the internal credit line.
  3. Click **Save**. You can view the configured internal credit line in the [View Internal Credit Line](#).

# Line Account Linkage

You can configure the credit line of a customer to a virtual account for that customer. The virtual account that is linked must be either individual accounts or header accounts from account structure.

## View Line Account Linkage

The summary screen provides a list of configured line account linkage. You can configure the line account linkage using the [Create Line Account Linkage](#).

### How to reach here:

**Virtual Account Management > Accounts > Line Account Linkage > View Line Account Linkage**

View Line Account Linkage				
Customer Number: PAV1234 Virtual Account Number: ... Line Id: EOD1 Authorized Open	Customer Number: 000462 Virtual Account Number: ... Line Id: SDLINE01 Authorized Closed	Customer Number: 020202 Virtual Account Number: ... Line Id: L234 Unauthorized Open	Customer Number: 000462 Virtual Account Number: ... Line Id: INTEREDLINE1722 Authorized Closed	Customer Number: 000462 Virtual Account Number: ... Line Id: EXCHANGE001 Authorized Open
Customer Number: 020202 Virtual Account Number: ... Line Id: L234 Authorized Open	Customer Number: 000462 Virtual Account Number: ... Line Id: LINE001 Authorized Open	Customer Number: 000462 Virtual Account Number: ... Line Id: SDLINE02 Authorized Open	Customer Number: 000462 Virtual Account Number: ... Line Id: EXCHANGE001 Authorized Open	Customer Number: 000462 Virtual Account Number: ... Line Id: SDLINE02 Authorized Closed
Page 1 of 11 (1 - 10 of 103 items)   < 1 2 3 4 5 ... 11 > X				

Field	Description
Customer Number	Displays the customer number details.
Virtual Account Number	Displays the virtual account number details.
Line ID	Displays the line ID details.
Status	Displays the status of the record.

## Create Line Account Linkage

The maintenance screen allows you to configure line account linkage.

### How to reach here:

**Virtual Account Management > Accounts > Line Account Linkage > Create Line Account Linkage**

Create Line Account Linkage

Customer Number \*

Customer Name  
No Customer Selected

Virtual Account Number \*

Account Description  
No Account Selected

Line ID \*

Description  
No Line Selected

Line Currency  
No Line Selected

Credit Line Linkage

Linkage Value

### How to add a line account linkage:

1. In the **Create Line Account Linkage** screen, provide the required details:
  - Customer Number: Click **Search** to view and select the required customer number.
  - Customer Name: Based on the Customer Number selected, the information is auto-populated.
  - Virtual Account Number: Click **Search** to view and select the required virtual account number.
  - Account Description: Enter additional information about the line account linkage.
  - Line ID: Enter a line ID.
  - Description: Enter additional information about the line ID.
  - Line Currency: Click **Search** to view and select the required line currency.
  - Credit Line Linkage: Select one of the following:
    - Amount: If selected, displays the credit line in amounts.
    - Percentage: If selected, displays the credit line in percentage.
  - Linkage Value: Enter a linkage value.
2. Click **Save**. You can view the configured line account linkage in the [View Line Account Linkage](#).

# Sanction Status

You can update and view the sanction status of the virtual accounts.

## View Sanction Status

The summary screen provides a list of virtual accounts with sanction status. You can update the sanction status using [Update Sanction Status](#).

### How to reach here:

**Virtual Account Management > Accounts > View Sanction Status**

View Sanction Status

Customer ID	Virtual Account Number	Reference	Status
020202	000VASC011270254	HELVASC011270501	Unauthorized
020202	000VASC011220516	HELVASC011270501	Authorized
000462	000VASC011270501	HELVASC011270501	Authorized
020202	000VASC011220530	HELVASC011270501	Authorized
020202	000VASC011220541	HELVASC011270501	Authorized
000462	HELVASC011271502	HELVASC011271509	Authorized
000462	HELVASC011271006	HELVASC011271509	Authorized
000462	000VASC011274501	HELVASC011271509	Authorized
000462	HELVASC011271510	HELVASC011271510	Authorized

Page 1 of 15 (1 - 10 of 143 items) | 1 2 3 4 5 ... 15 > <

Field	Description
Customer ID	Displays the customer ID details.
Virtual Account Number	Displays the virtual account number details.
Reference Number	Displays the reference number.
Status	Displays the status of the record as authorized or unauthorized.

In the **View Sanction Status** screen, click a tile to open a record. The **Sanction Check Status** screen appears.

Sanction Check Status

New

Print

Account Number	Account Description	Current Sanction Status	New Sanction Status
1000009	NewEntity	Pending	
Customer Id	Reference Number	Source Reference Number	
020202	000VASC011220516		

Audit

Field	Description
New	Click <b>New</b> to update the sanction check status.
Print	Click <b>Print</b> to print the selected records.
Account Number	Displays the virtual account number details.
Account Description	Displays the virtual account description details.
Current Sanction Status	Displays the current sanction status.
Customer ID	Displays the customer ID.
Reference Number	Displays the reference number.
Source Reference Number	Displays the source reference number.

## Update Sanction Status

The screen allows you to update the sanction status for a virtual account.

### How to reach here:

**Virtual Account Management > Accounts > Update Sanction Status**

### How to update the sanction status:

- In the **Update Sanction Status** screen, provide the required details:
  - Account Number: Click **Search** to view and select the required account number.
  - Account Description: Displays additional information about the account.
  - Current Sanction Status: Displays the current sanction status.
  - New Sanction Status: Select the new sanction status from the drop-down list. Available options are as following:
    - Success
    - Failed
    - Pending
    - Not Required
  - Customer ID: Displays the customer ID.
  - Reference Number: Displays the reference number.
  - Source reference Number: Enter the source reference number.
- Click **Save**. You can view the sanction status in the [View Sanction Status](#).

## File Upload

Oracle Banking Virtual Account Management Application provides a facility for bulk creation of Virtual Entities, Virtual Accounts and Account Structures through a file upload process.

- You can perform the following actions:
  - New - Creation of new records
  - Modify – Modification of existing records
  - Close – Closure of existing records
- File Naming Convention: feedname\_xxx  
For example: virtualentity\_27april2020
- File Format: .csv
- The processing status of the records of the file can be enquired through View File Upload Status.



## Virtual Entity

Virtual Entity file upload is used for creation, modification and closure of Virtual Entities.

Feed Name: virtualentity

The following table describes the details of file structure.

Field Sequence Number	Field Name	Description	Data Type	Field Length
1.	Action	Specifies the action to be performed. Allowed actions are as following: <ul style="list-style-type: none"><li>• New: Creation of Virtual Entities</li><li>• Modify: Modification of existing entities</li><li>• Close: Closure of existing entities.</li></ul>		
2.	Operation	Specifies the operation to be performed. Allowed operations are as following: <ul style="list-style-type: none"><li>• E - Action specific to only Entities</li><li>• ES - Action applicable for both Entities and Statement Preferences</li></ul>		
3.	Last KYC Date	Specifies the last KYC date.	DATE	
4.	KYC Reference	Specifies the KYC Reference Number.	VARCHAR2	100
5.	KYC Status	Specifies the KYC Status of the entity. Available values are as following: <ul style="list-style-type: none"><li>• Pending</li><li>• Verified</li><li>• Expired</li></ul>	CHAR	1
6.	Tax Identification Number	Specifies the Tax Identification number.	VARCHAR2	100
7.	Identification Number	Specifies the Identification number.	VARCHAR2	100

Field Sequence Number	Field Name	Description	Data Type	Field Length
8.	Identification Type	Specifies the Identification type.  Valid values are as following: <ul style="list-style-type: none"> <li>• T- Tax type</li> <li>• N - National ID</li> <li>• P- Passport</li> <li>• S - SSN</li> </ul>	CHAR	1
9.	Registered Address Pincode	Specifies the Pincode of Registered Address.	VARCHAR2	15
10.	Registered Address Country	Specifies the Registered Address Country.	VARCHAR2	15
11.	Registered AddressLine 1	Specifies the Registered Address Line 1.	VARCHAR2	105
12.	Registered AddressLine 2	Specifies the Registered Address Line 2.	VARCHAR2	105
13.	Registered AddressLine 3	Specifies the Registered Address Line 3.	VARCHAR2	105
14.	Registered AddressLine 4	Specifies the Registered Address Line 4.	VARCHAR2	105
15.	Correspondence Address Pincode	Specifies the Pincode of Correspondence Address.	VARCHAR2	15
16.	Correspondence Address Country	Specifies the Correspondence Address Country.	VARCHAR2	3
17.	Correspondence Address Line 1	Specifies the Correspondence Address Line 1.	VARCHAR2	105
18.	Correspondence Address Line 2	Specifies the Correspondence Address Line 2.	VARCHAR2	105
19.	Correspondence Address Line 3	Specifies the Correspondence Address Line 3.	VARCHAR2	105
20.	Correspondence Address Line 4	Specifies the Correspondence Address Line 4.	VARCHAR2	105

Field Sequence Number	Field Name	Description	Data Type	Field Length
21.	Entity Type	Specifies the Entity Type.  Valid values are as following: <ul style="list-style-type: none"> <li>• C - Corporate</li> <li>• I - Individual</li> </ul>	CHAR	1
22.	Virtual Entity Name	Specifies the Virtual Entity Name.	VARCHAR2	105
23.	Virtual Entity ID	Specifies the Virtual Entity Identification.	VARCHAR2	12
24.	Customer Number	Specifies the Customer Number for virtual entity creation.	VARCHAR2	20
25.	Doer Remarks	Specifies the Requester Remarks.	VARCHAR2	200
26.	Approver Remarks	Specifies the Approver Remarks.	VARCHAR2	200
27.	Individual Preferred Mode	Specifies the Individual Preferred mode of communication.  Applicable for Entity Type as "I".  Valid values are as following: <ul style="list-style-type: none"> <li>• E - Email</li> <li>• M - Mobile</li> </ul>	CHAR	1
28.	Individual Email	Specifies the Email Details.  Applicable for Entity Type as "I" and <b>individualDetails_preferredMode</b> as "E".	VARCHAR2	255
29.	Individual Work Phone Number	Specifies the Work Phone Number.  Applicable for Entity Type as "I".	VARCHAR2	10

Field Sequence Number	Field Name	Description	Data Type	Field Length
30.	Individual Work Phone ISD	Specifies the International Subscriber Dialing code for Work Phone Number.  Applicable for Entity Type as "I".	VARCHAR2	10
31.	Individual Home Phone Number	Specifies the Home Phone Number.  Applicable for Entity Type as "I".	VARCHAR2	10
32.	Individual Home Phone ISD	Specifies the International Subscriber Dialing code for Home Phone Number.  Applicable for Entity Type as "I".	VARCHAR2	10
33.	Individual Mobile Number ISD	Specifies the International Subscriber Dialing code for Mobile Number.  Applicable for Entity Type as "I" and <b>individualDetails_preferredMode</b> as "M".	VARCHAR2	10
34.	Individual Mobile Number	Specifies the Mobile Phone Number.  Applicable for Entity Type as "I" and <b>individualDetails_preferredMode</b> as "M".	VARCHAR2	10
35.	Individual National ID	Specifies the National Identification of Individual.  Applicable for Entity Type as "I".	VARCHAR2	35
36.	Individual Nationality	Specifies the Nationality of Individual.  Applicable for Entity Type as "I".	VARCHAR2	3

Field Sequence Number	Field Name	Description	Data Type	Field Length
37.	Individual Gender	Specifies the Gender.  Applicable for Entity Type as "I".  Valid values are as following: <ul style="list-style-type: none"> <li>• M - Male</li> <li>• F- Female</li> <li>• O - Others</li> </ul>	CHAR	1
38.	Individual Date Of Birth	Specifies the Date of Birth of Individual.  Applicable for Entity Type as "I".	DATE	
39.	Individual Last Name	Specifies the Individual Last Name.  Applicable for Entity Type as "I".	VARCHAR2	105
40.	Individual Middle Name	Specifies the Individual Middle Name.  Applicable for Entity Type as "I".	VARCHAR2	105
41.	Individual First Name	Specifies the Individual First Name.  Applicable for Entity Type as "I".	VARCHAR2	105
42.	Corporate Date Of Incorporation	Specifies the Date of Incorporation of the Corporate.  Applicable for Entity Type as "C".	DATE	
43.	Corporate Country Of Incorporation	Specifies the Country of Incorporation of the Corporate.  Applicable for Entity Type as "C".	VARCHAR2	105
44.	Corporate Unique Id	Specifies the Unique ID of the Corporate.  Applicable for Entity Type as "C".	VARCHAR2	35

Field Sequence Number	Field Name	Description	Data Type	Field Length
45.	Corporate Work Phone 1 ISD	Specifies the International Subscriber Dialing code for Work Phone Number1.  Applicable for Entity Type as "C".	VARCHAR2	10
46.	Corporate Work Phone No 1	Specifies the Work Phone Number 1.  Applicable for Entity Type as "C".	VARCHAR2	10
47.	Corporate Work Phone 2 ISD	Specifies the International Subscriber Dialing code for Work Phone Number 2.  Applicable for Entity Type as "C".	VARCHAR2	10
48.	Corporate Work Phone No 2	Specifies the Work Phone Number 2.  Applicable for Entity Type as "C".	VARCHAR2	10
49.	Corporate mobile No ISD	Specifies the International Subscriber Dialing code for Mobile Number.  Applicable for Entity Type as "C" and <b>individualDetails_preferredMode</b> as "M".	VARCHAR2	10
50.	Corporate Mobile No	Specifies the Corporate Mobile Number.  Applicable for Entity Type as "C" and <b>individualDetails_preferredMode</b> as "M".	VARCHAR2	10
51.	Corporate Email	Specifies the Corporate Email Details.  Applicable for Entity Type as "C" and <b>individualDetails_preferredMode</b> as "E".	VARCHAR2	255

Field Sequence Number	Field Name	Description	Data Type	Field Length
52.	Corporate Preferred Mode	Specifies the Corporate Preferred mode of communication.  Applicable for Entity Type as "C".  Valid values are as following: <ul style="list-style-type: none"> <li>• E - Email</li> <li>• M - Mobile</li> </ul>	CHAR	1
53.	Corporate Entity Type	Specifies the Corporate Entity Type.  Applicable for Entity Type as "C".  Valid values are as following: <ul style="list-style-type: none"> <li>• Corporation</li> <li>• Partnership</li> <li>• Sole Partnership</li> <li>• Cooperative</li> </ul>	VARCHAR2	20
54.	Generate PDF Statements	Indicates if PDF statement is required.  Valid values are as following: <ul style="list-style-type: none"> <li>• Y - YES</li> <li>• N - No</li> </ul>	VARCHAR2	1
55.	Statement Type	Specifies the PDF Statement Type.  Valid values are as following: <ul style="list-style-type: none"> <li>• C - Consolidated</li> <li>• A - Account Level</li> </ul>	CHAR	1
56.	Frequency	Specifies the Statement Generation Frequency. <ul style="list-style-type: none"> <li>• D - Daily</li> <li>• W - Weekly</li> <li>• M - Monthly</li> <li>• Q - Quarterly</li> <li>• Y - Yearly</li> </ul>	CHAR	1

Field Sequence Number	Field Name	Description	Data Type	Field Length
57.	Due On	Specifies the Statement Generation Day. Applicable for the following Frequency types: <ul style="list-style-type: none"> <li>• D</li> <li>• W</li> <li>• M</li> <li>• Q</li> <li>• Y</li> </ul>	NUMBER	
58.	Generate MT 940	Indicates if MT940 is required.  Valid values are as following: <ul style="list-style-type: none"> <li>• Y - Yes</li> <li>• N - No</li> </ul>	VARCHAR2	1
59.	Generate MT 950	Indicates if MT950 is required.  Valid values are as following: <ul style="list-style-type: none"> <li>• Y - Yes</li> <li>• N - No</li> </ul>	VARCHAR2	1
60.	Generate MT 942	Indicates if MT942 is required.  Valid values are as following: <ul style="list-style-type: none"> <li>• Y - Yes</li> <li>• N - No</li> </ul>	VARCHAR2	1
61.	Display IBAN	Indicates if IBAN is to be displayed.  Valid values are as following: <ul style="list-style-type: none"> <li>• Y- Yes</li> <li>• N - No</li> </ul>	VARCHAR2	1



Field Sequence Number	Field Name	Description	Data Type	Field Length
62.	Generate MT942 On Movement	Indicates when to generate to MT942. Applicable if <b>Generate MT 942</b> is set as <b>Y</b> .  Valid values are as following: <ul style="list-style-type: none"> <li>• Y - Yes</li> <li>• N - No</li> </ul>	VARCHAR2	1
63.	MT 942 Report Transaction Since	Applicable if <b>Generate MT 942</b> is set as <b>Y</b> .  Available options are as following: <ul style="list-style-type: none"> <li>• 940</li> <li>• 950</li> <li>• 942</li> </ul>	VARCHAR2	4
64.	MT 942 Generation Time	Specifies the Generation Time of MT 942 Report. Multiple times can be configured using pipe separator with hourly interval.	VARCHAR2	
65.	Generate CAMT 053	Indicates if CAMT.053 is required.  Valid values are as following: <ul style="list-style-type: none"> <li>• Y - Yes</li> <li>• N - No</li> </ul>	VARCHAR2	1
66.	Generate CAMT 052	Indicates if CAMT.052 is required.  Valid values are as following: <ul style="list-style-type: none"> <li>• Y - Yes</li> <li>• N - No</li> </ul>	VARCHAR2	1
67.	Generate CAMT 052 On Movement	Indicates if Generate CAMT.052 is required.  Valid values are as following: <ul style="list-style-type: none"> <li>• Y - Yes</li> <li>• N - No</li> </ul>	VARCHAR2	1

Field Sequence Number	Field Name	Description	Data Type	Field Length
68.	CAMT 052 Report Transaction Since	Applicable if <b>Generate CAMT 052</b> is set as Y.  Valid values are as following: <ul style="list-style-type: none"> <li>• 052</li> <li>• 053</li> </ul>	VARCHAR2	4
69.	CAMT 052 Generation Time	Generation Time of CAMT.052 Report. Multiple times can be configured using pipe separator with hourly interval	VARCHAR2	
70.	Structured Address Department	Specifies the structured address - department.	VARCHAR2	70
71.	Structured Address Sub Department	Specifies the structured address - sub-department.	VARCHAR2	70
72.	Structured Address Street Name	Specifies the structured address - street name.	VARCHAR2	70
73.	Structured Address Building Number	Specifies the structured address - building number.	VARCHAR2	16
74.	Structured Address Building Name	Specifies the structured address - building name.	VARCHAR2	35
75.	Structured Address Floor	Specifies the structured address - floor.	VARCHAR2	70
76.	Structured Address Post Box	Specifies the structured address - post box.	VARCHAR2	16
77.	Structured Address Room	Specifies the structured address - room.	VARCHAR2	70
78.	Structured Address Post Code	Specifies the structured address - Post Code.	VARCHAR2	16
79.	Structured Address Town Name	Specifies the structured address - town name.	VARCHAR2	35
80.	Structured Address Town Location Name	Specifies the structured address - town location name.	VARCHAR2	35
81.	Structured Address District Name	Specifies the structured address - district name.	VARCHAR2	35

Field Sequence Number	Field Name	Description	Data Type	Field Length
82.	Structured Address Country Sub Division	Specifies the structured address - country sub division.	VARCHAR2	35
83.	Structured Address Country	Specifies the structured address - country.	VARCHAR2	2

## Virtual Account

This file upload is used for creation, modification and closure of Virtual Accounts.

Feed Name: virtualaccount

The following table describes the details of the file structure.

Field Sequence Number	Field Name	Description	Data Type	Field Length
1.	Action	Specifies the operation to be performed. Allowed operations are as following: <ul style="list-style-type: none"> <li>• New: Creation of virtual accounts</li> <li>• Modify: Modification of existing virtual accounts</li> <li>• Close: Closure of the existing virtual accounts</li> </ul>		
2.	Branch Code	Specifies the branch under which virtual account to be created.	VARCHAR2	3
3.	Virtual Entity ID	Specifies the Virtual Entity for which virtual account to be created.	VARCHAR2	12
4.	Customer Number	Specifies the Customer Number for which virtual account to be created.	VARCHAR2	20
5.	Account Currency	Specifies the Account Currency.	VARCHAR2	3
6.	Virtual Account Product	Specifies the product under which virtual account to be created.	VARCHAR2	4
7.	Virtual Account Number	Virtual Account Number is applicable for <b>Modify</b> and <b>Close</b> operations.	VARCHAR2	20

Field Sequence Number	Field Name	Description	Data Type	Field Length
8.	IBAN Required	Valid values for IBAN Required are as following: <ul style="list-style-type: none"> <li>• Y</li> <li>• N</li> </ul>	CHAR	1
9.	IBAN Account Number	Specifies the IBAN Account Number.	VARCHAR2	30
10.	Virtual Account Name	Specifies the virtual account name.	VARCHAR2	105
11.	Address Line 1	Specifies the Correspondence Address Line 1.	VARCHAR2	35
12.	Address Line 2	Specifies the Correspondence Address Line 2.	VARCHAR2	35
13.	Address Line 3	Specifies the Correspondence Address Line 3.	VARCHAR2	35
14.	Address Line 4	Specifies the Correspondence Address Line 4.	VARCHAR2	35
15.	Address Pincode	Specifies the Correspondence Address Zip code.	VARCHAR2	15
16.	Address Country Code	Specifies the Correspondence Address Country Code.	VARCHAR2	3
17.	Account Purpose	Specifies the description of the Account Purpose.	VARCHAR2	105
18.	Interest Calculation Required	Flag to indicate whether Interest Calculation is required for the Virtual Account. Valid values are as following: <ul style="list-style-type: none"> <li>• Y</li> <li>• N</li> </ul>	CHAR	1
19.	Account Frozen	Flag to indicate whether virtual account is frozen. Valid values are as following: <ul style="list-style-type: none"> <li>• Y</li> <li>• N</li> </ul>	CHAR	1
20.	Balance Check For Debits	Flag to indicate whether balance check is required for debit transactions. Valid values are as following: <ul style="list-style-type: none"> <li>• Y</li> <li>• N</li> </ul>	CHAR	1

Field Sequence Number	Field Name	Description	Data Type	Field Length
21.	Balance Availability Options	<p>Balance Options</p> <p>Available options are as following:</p> <ul style="list-style-type: none"> <li>• O - Own Balance</li> <li>• P - Pool Balance</li> <li>• B - Own Balance + Fixed Amount from Pool</li> </ul>	CHAR	1
22.	Fixed Amount From Pool	<p>Specifies the Fixed Amount contribution from pool.</p> <p>Applicable if <b>balAvailabilityOptions = Own Balance + Fixed Amount from Pool.</b></p>	NUMBER	22,3
23.	Overdraft Allowed	<p>Flag to indicate whether virtual account can be overdrawn.</p> <p>Valid values are as following:</p> <ul style="list-style-type: none"> <li>• Y</li> <li>• N</li> </ul>	CHAR	1
24.	Overdraft Sanction Amount	<p>Specifies the Overdraft amount sanctioned.</p>	NUMBER	22,3
25.	Credit Transactions Allowed	<p>Flag to indicate whether credit transactions are allowed on the virtual account.</p> <p>Valid values are as following:</p> <ul style="list-style-type: none"> <li>• Y</li> <li>• N</li> </ul>	CHAR	1
26.	Debit Transactions Allowed	<p>Flag to indicate whether debit transactions are allowed on the virtual account</p> <p>Valid values are as following:</p> <ul style="list-style-type: none"> <li>• Y</li> <li>• N</li> </ul>	CHAR	1
27.	Real Account Linkage	<p>Specifies the Real Account Linkage.</p> <p>Valid values are as following:</p> <ul style="list-style-type: none"> <li>• S - Structure Level</li> <li>• A - Account Level</li> </ul> <p>Default value is A.</p>	CHAR	1

Field Sequence Number	Field Name	Description	Data Type	Field Length
28.	Real Account Number	Specifies the Real Account Number. Applicable if realAccLinkage = A.	VARCHAR2	20
29.	Real Account Currency	Specifies the Real Account Currency. Applicable if realAccLinkage = A.	VARCHAR2	3
30.	Real Account Branch	Specifies the Real Account Branch. Applicable if realAccLinkage = A.	VARCHAR2	3
31.	Overdraft Start Date	Specifies the Overdraft Start Date.	DATE	
32.	Overdraft End Date	Specifies the Overdraft End Date.	DATE	
33.	Remarks	Specifies the Account Remarks.	VARCHAR2	200
34.	Transfer In Virtual Account Number	In case of negative balance, a designated Virtual Account Number from which the said amount needs to be transferred from.	VARCHAR2	20
35.	Transfer Out Virtual Account Number	In case of positive balance, a designated Virtual Account Number to which the said amount needs to be transferred to.	VARCHAR2	20
36.	Structured Address Department	Specifies the structured address - department.	VARCHAR2	70
37.	Structured Address Sub Department	Specifies the structured address - sub-department.	VARCHAR2	70
38.	Structured Address Street Name	Specifies the structured address - street name.	VARCHAR2	70
39.	Structured Address Building Number	Specifies the structured address - building number.	VARCHAR2	16
40.	Structured Address Building Name	Specifies the structured address - building name.	VARCHAR2	35
41.	Structured Address Floor	Specifies the structured address - floor.	VARCHAR2	70

Field Sequence Number	Field Name	Description	Data Type	Field Length
42.	Structured Address Post Box	Specifies the structured address - post box.	VARCHAR2	16
43.	Structured Address Room	Specifies the structured address - room.	VARCHAR2	70
44.	Structured Address Post Code	Specifies the structured address - Post Code.	VARCHAR2	16
45.	Structured Address Town Name	Specifies the structured address - town name.	VARCHAR2	35
46.	Structured Address Town Location Name	Specifies the structured address - town location name.	VARCHAR2	35
47.	Structured Address District Name	Specifies the structured address - district name.	VARCHAR2	35
48.	Structured Address Country Sub Divison	Specifies the structured address - country sub divison.	VARCHAR2	35
49.	Structured Address Country	Specifies the structured address - country.	VARCHAR2	2
50.	Structure Code	Specifies an existing structure code for linking to account structure.	VARCHAR2	20
51.	Virtual Parent Account Number	Specifies the Virtual Parent Account Number of the account structure for linkage.	VARCHAR2	35

## Account Structure

This file upload is used for creation, modification and closure of Virtual Account Structures.

Feed Name: virtualAccountMap

The following table describes the details of the file structure.

Field Sequence Number	Field Name	Description	Data Type	Field Length
1.	Action	Specifies the operation to be performed.  Allowed operations are as following: <ul style="list-style-type: none"><li>• New: Creation of Account Structure</li><li>• Modify: Modification of existing account structures</li><li>• Close: Closure of existing account structures</li></ul>		
2.	Branch Code	Specifies the Branch Code.	VARCHAR2	3
3.	Customer Number	Specifies the Customer Number for which the Account Structure is to be created.	VARCHAR2	20
4.	Structure Code	Specifies the Unique Identifier of the Structure.	VARCHAR2	20
5.	Structure Description	Specifies the Structure Description.	VARCHAR2	35
6.	Virtual Main Account	Specifies the Virtual Header Account.	VARCHAR2	20
7.	Real Account Number	Specifies the Real Account Number linked to the account structure.  Applicable if the value for <b>Account Linkage</b> is <b>A</b> .	VARCHAR2	20



Field Sequence Number	Field Name	Description	Data Type	Field Length
8.	Real Account Branch	Specifies the Real Account Branch.  Applicable if the value for <b>Account Linkage</b> is <b>A</b> .	VARCHAR2	3
9.	Account Linkage	Specifies the Account Linkage Type.  Valid values are as following: <ul style="list-style-type: none"> <li>• A - Real Account</li> <li>• G - Virtual Multi-Currency Account</li> </ul>	CHAR	1
10.	Account Group ID	Specifies the Virtual Multi-Currency Account.  Applicable if the value for <b>Account Linkage</b> is <b>G</b> .	VARCHAR2	8
11.	Interest Calculation Required	Flag to indicate if Interest Calculation is required.  Valid values are as following: <ul style="list-style-type: none"> <li>• Y</li> <li>• N</li> </ul>	CHAR	1
12.	Remarks	Specifies the Additional Remarks.	VARCHAR2	200
Child Record				
1.	Virtual Parent Account	Specifies the Parent Virtual Account.	VARCHAR2	20
2.	Virtual Child Account	Specifies the Child Virtual Account.	VARCHAR2	20

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## Error Codes and Messages

This section contains error codes and messages.

Error Code	Message
GC-CLS-02	Record Successfully Closed
GC-REOP-03	Successfully Reopened
GCS-AUTH-01	Record Successfully Authorized
GCS-AUTH-02	Valid modifications for approval were not sent. Failed to match
GCS-AUTH-03	Maker cannot authorize
GCS-AUTH-04	No Valid unauthorized modifications found for approval.
GCS-CLOS-002	Record Successfully Closed
GCS-CLOS-01	Record Already Closed
GCS-CLOS-02	Record Successfully Closed
GCS-CLOS-03	Unauthorized record cannot be closed, it can be deleted before first authorization
GCS-COM-001	Record does not exist
GCS-COM-002	Invalid version sent, operation can be performed only on latest version
GCS-COM-003	Please Send Proper ModNo
GCS-COM-004	Please send makerId in the request
GCS-COM-005	Request is Null. Please Resend with Proper Values
GCS-COM-006	Unable to parse JSON
GCS-COM-007	Request Successfully Processed
GCS-COM-008	Modifications should be consecutive.
GCS-COM-009	Resource ID cannot be blank or "null".
GCS-COM-010	Successfully cancelled \$1.
GCS-COM-011	\$1 failed to update.
GCS-DEL-001	Record deleted successfully
GCS-DEL-002	Record(s) deleted successfully
GCS-DEL-003	Modifications didnt match valid unauthorized modifications that can be deleted for this record
GCS-DEL-004	Send all unauthorized modifications to be deleted for record that is not authorized even once.
GCS-DEL-005	Only Maker of first version of record can delete modifications of record that is not once authorized.

Error Code	Message
GCS-DEL-006	No valid unauthroized modifications found for deleting
GCS-DEL-007	Failed to delete. Only maker of the modification(s) can delete.
GCS-MOD-001	Closed Record cannot be modified
GCS-MOD-002	Record Successfully Modified
GCS-MOD-003	Record marked for close, cannot modify.
GCS-MOD-004	Only maker of the record can modify before once auth
GCS-MOD-005	Not amendable field, cannot modify
GCS-MOD-006	Natural Key cannot be modified
GCS-MOD-007	Only the maker can modify the pending records.
GCS-REOP-003	Successfully Reopened
GCS-REOP-01	Unauthorized Record cannot be Reopened
GCS-REOP-02	Failed to Reopen the Record, cannot reopen Open records
GCS-REOP-03	Successfully Reopened
GCS-REOP-04	Unauthorized record cannot be reopened, record should be closed and authorized
GCS-SAV-001	Record already exists
GCS-SAV-002	Record Saved Successfully.
GCS-SAV-003	The record is saved and validated successfully.
GCS-VAL-001	The record is successfully validated.
VAC-FCLT-001	Cannot remove the Association as Mapping exists for the \$1 Real Account No
VAC-FCLT-002	Cannot Close the Facility as Virtual Account Mapping exists for the Real Account No
VAC-FCLT-003	Cannot Map \$1 Account Number more than once
VAC-FCLT-004	Atleast One Real Account No must be Mapped to the Customer
VAC-FCLT-005	Cannot Close the Maintenance as Virtual Customer exists
VAC-FCLT-006	Cannot Close the Maintenance as Virtual Account Code exists
VAC-FCLT-007	Cannot Reopen the Facility as the Customer is Closed
VAC-FCLT-008	Cannot Reopen the Facility as the one of the Accounts is Closed
VAC-FCLT-009	Cannot Reopen the Facility as the one of the Branches is Closed
VAC-FCLT-010	Real Customer Number in Master and Detail cannot be different
VAC-FCLT-011	Cannot remove the association as Real Account is Mapped with Virtual Account

Error Code	Message
VAC-FCLT-012	Cannot Close the Customer as Active Mapping exists in Identifier Service
VAC-FCLT-013	Default Virtual Entity is Invalid
VAC-FCLT-014	Cannot remove the association as Real Account is Mapped in Idmap Service
VAC-FCLT-015	Cannot close the Facility as Real Account is used in IDMAP
VAC-FCLT-016	\$1 is an invalid Real Account Number
VAC-FCLT-017	\$1 is an invalid Customer Number
VAC-FCLT-018	Cannot Close the facility as existing identifier rule is active
VAC-FCLT-019	Cannot Close the facility as existing remittance Id is active
VAC-FCLT-020	Cannot Close the facility as existing virtual entity is active
VAC-FCLT-021	Currency is not valid for the given real account - \$1
VAC-FCLT-022	Currency is not applicable for multi-currency account \$1
VAC-FCLT-023	Active account group with the real account number that is being removed exists. Modification not allowed.
VAC-FCLT-024	Active account group for this customer exists. Close not allowed.
VAC-FCLT-027	Source System \$1 should be maintained in External DDA Service.
VAC-FCLT-030	Please enter mandatory entity details needed for the Default Virtual Entity
VAC-FCLT-031	Virtual entity id should be same for facility and entity
VAC-FCLT-032	Default Virtual Entity cannot be removed
VAC-FCLT-033	Default Virtual Entity can be created only at the time of facility creation
VAC-FCLT-034	Default Virtual Entity cannot be changed once facility created
VAC-FCLT-035	Entity cannot be modified from facility side after once auth
VAC-FCLT-040	Account class can not be null
VAC-FCLT-041	Account class \$1 is not valid for Real account \$2 and Branch \$3
VAC-FCLT-042	Sanction check Exempted flag can not be ON when sanction check required flag in bank parameter is OFF
VAC-FCLT-043	Account Product \$1 can not be mapped to Customer number Twice.
VAC-GRP-001	Cannot close the Group as Active Group exist in Identifier Mapping
VAC-GRP-002	Cannot close the Group as Active Group exist in Virtual Account Structure
VAC-GRP-003	Cannot reopen Real Customer number is Invalid

Error Code	Message
VAC-GRP-004	Cannot reopen Real Customer number is Invalid in Core
VAC-GRP-005	Cannot reopen as Ccy \$1 is invalid
VAC-GRP-006	Real Customer No in all the detail blocks must be same as the Master block
VAC-GRP-007	Modify failed as currency present in Account Group is mapped in Account Structure
VAC-GRP-025	Cannot map two accounts with the same currency
VAC-GRP-026	More than one Account cannot selected as Default
VAC-GRP-027	Account Group Id in all the detail blocks must be same as the Master block
VAC-GRP-028	Real Account \$1, branch \$2 and currency \$3 Mapping is Invalid for customer \$4
VAC-GRP-029	Account \$1 is Invalid in Core
VAC-GRP-030	Ccy \$1 is invalid
VAC-GRP-031	Please Map atleast one Account-currency pair
VAC-GRP-032	Rolled Back Due to Exception
VAC-GRP-033	Virtual Multi-ccy Account not found for the Customer
VAC-PRDT-001	Product template code size must be \$1
VAC-PRDT-002	If Interest Calculation is selected, then IC Group Template should be present.
VAC-PRDT-003	Only Positive Non-decimal numbers greater than zero are allowed for Inactive days
VAC-PRDT-004	IC Group Template \$1 is invalid.
VAC-PRDT-005	Cannot Map Identical Transaction Codes Twice
VAC-PRDT-006	Transaction Code \$1 is invalid
VAC-PRDT-007	Cannot Map Identical Currency Codes Twice
VAC-PRDT-008	Currency Code \$1 is invalid
VAC-PRDT-009	Cannot Map Identical Customer Category Codes Twice
VAC-PRDT-010	Customer Category Code \$1 is invalid
VAE-CIF-01	Entity cannot be created, as customer is closed
VAE-CIF-02	Size of Virtual Customer No and virtual customer mask maintained at virtual bank parameters do not match
VAE-CIF-03	Inputed Virtual Entity is not matched with Mask
VAE-CIF-04	Virtual Entity Id is not the same for Individual type customer

Error Code	Message
VAE-CIF-05	Virtual Entity Id is not the same for Corporate type customer
VAE-CIF-06	Virtual Entity Bank Parameters is not maintained
VAE-CIF-07	Provide Individual details
VAE-CIF-08	can not close the record as active virtual account found
VAE-CIF-09	\$1 is invalid
VAE-CIF-10	Entity cannot be created, as facility is closed
VAE-CIF-11	Entity cannot be modified, as customer is closed
VAE-CIF-12	Entity cannot be modified, as Facility is closed
VAE-CIF-13	Entity cannot be reopened, as customer is closed
VAE-CIF-14	Entity cannot be reopened, as facility is closed
VAE-CIF-15	\$1 Cannot be modified
VAE-CIF-16	Mobile No. and Mobile No. ISD Should be Entered, as Preferred Mode is Mobile
VAE-CIF-17	Email Id Should be Entered, as Preferred Mode is Email
VAE-CIF-18	Provide Corporate Details
VAE-CIF-19	PreferredMode should be either E or M
VAE-CIF-20	Default virtual entity record can be modified only after its corresponding account facility record is authorized
VAE-CIF-21	The default virtual entity can be authorized only using the Account Facility screen
VAE-CIF-22	Cannot delete the default virtual entity record as it is linked to an account facility
VAE-CIF-23	Record doesn't exist
VAE-CIF-24	\$1 Length cannot be more than 35
VAE-CLS-001	Cannot close entity which has accounts in open state
VAE-COM-001	txnControllerRefNo should not be null or empty
VAE-ENT-FOR01	Cannot reopen forgotten entity
VAE-ENT-PII01	User doesnt have access to PII data, cannot perform create or modify operations
VAE-FOR-001	Request is null, not valid.
VAE-FOR-002	Forget entities request created successfully.
VAE-FOR-003	Failed to create forget entities request.
VAE-FOR-004	Invalid id sent, cannot delete.

Error Code	Message
VAE-FOR-005	Record is already authorized
VAE-FOR-006	Authorized successfully
VAE-FOR-007	Record not found, invalid id.
VAE-FOR-008	Cannot delete authorized record
VAE-FOR-009	Record successfully deleted
VAE-FOR-010	Invalid Entity \$1 added, Entity should be valid and in closed and authorized state and without pending maintenance
VAE-FOR-011	Invalid request. Duplicate requests for entity number \$1
VAE-STR-032	mandatory fields are missing for structured address.Town Name, PostCode and Country are mandatory to proceed.
VAE-STR-033	Structured address is disabled at bank level...
VAE-STR-034	mandatory fields are missing in Address.Please enter Registered address1, Country and correspondence Address1.
VAE-STR-035	structured address is missing
VAM-ACC-101	\$1 account is already linked to another structure
VAM-ACC-102	\$1 child has been mapped to multiple parents
VAM-ACC-103	\$1 doesnt have a parent
VAM-ACC-104	\$1 has been mapped to itself
VAM-ACC-105	\$1 account is not mapped to the structure properly
VAM-ACC-106	Virtual Main Account should not have a parent
VAM-ACC-107	\$1 Account has a parent account which has balance check not required checked
VAM-ACC-108	Duplicate Rows are not allowed in multigrid
VAM-ACC-109	\$1 account has non zero balance hence mapping cannot be closed
VAM-ACC-110	\$1 account has non zero balance hence cant be removed from the mapping
VAM-ACC-120	Account \$1 is closed. Reopen not allowed.
VAM-ACC-121	Virtual parent and child account cannot be null in detail block
VAM-ACC-122	Virtual account number \$1 is not allowed as no Real account number of currency \$2 is found in Account group
VAM-ACC-123	Failed in updating the Parent Account in Account Balance Table.
VAM-ACC-125	Account linkage for \$1 is not S,this account cannot be part of a structure.

Error Code	Message
VAM-ACC-126	Value for Real Account Linkage cannot be modified because the current account is part of an active structure.
VAM-ACC-127	Virtual Account \$1 with balance check not required cannot be parent account to virtual account \$2 with Balance check required.
VAM-ACC-128	IBAN Account no already generated, modify not allowed
VAM-ACC-129	Overdraft fixed amount cannot be less than utilized amount \$1
VAM-ACC-130	Virtual Account doesn't exist
VAM-ACC-131	Atleast one Virtual parent - Virtual Child account mapping is mandatory
VAM-ACC-132	Balance Fetch Failed for Virtual Account \$1 and Real Customer \$2
VAM-ACC-133	OD Start Date cannot be lesser than application Date
VAM-ACC-134	Error while parsing OD Start Date
VAM-ACC-135	OD End Date cannot be lesser than OD start Date
VAM-ACC-136	Error while parsing OD End Date
VAM-ACC-137	Dont Pass OD Start and End Dates when OverDraft allowed flag is N
VAM-ACC-138	Corporate Range has not been defined in Branch for respective customer.
VAM-ACC-139	Account number cannot be generated as all the range/s exhausted and No Active Range/s available.
VAM-ACC-140	Given Account number is out of defined range/s for Customer/ Corporate in respective Branch.
VAM-ACC-141	Account number cannot be generated as no Active Range/s available in Branch for respective customer.
VAM-ACC-142	Virtual Account \$1 not allowed as closure request is initiated for the same
VAM-ACC-143	The length of Zip code must not exceed 15 characters
VAM-ACC-144	Cannot modify BalanceCheck for debits flag to Y as the Parent Account flag is N
VAM-ACC-145	Cannot modify BalanceCheck for debits flag to N as the child Account flag is Y
VAM-ACC-AUTH01	Event request logged for handing off account details to \$ system
VAM-ACC-FOR01	Cannot reopen forgotten virtual account
VAM-ACCK-001	\$1 account is in unauthorized state
VAM-ACCK-002	\$1 account is not in open status
VAM-ACCK-003	\$1 account is frozen
VAM-ACCK-004	Credits are not allowed on \$1 account



Error Code	Message
VAM-ACCK-005	Debits are not allowed on \$1 account
VAM-ACCK-006	\$1 account is not in Active status
VAM-ACCK-007	\$1 transaction code is not allowed for \$2
VAM-ACCK-008	EAC is success for \$1
VAM-ACCK-009	\$1 account doesnt have a real account mapped
VAM-ACCK-010	EAC failed
VAM-ACCK-011	Invalid Virtual Account \$1
VAM-ACCK-012	KYC Status is \$1 for Virtual Entity \$2
VAM-ACCK-013	Transaction not allowed for virtual account \$1 as account closure initiated for the same
VAM-ACCK-014	Account is not mapped to Real Account Number
VAM-ACN-002	Length of BranchCode is greater than Branch Code of Account Mask
VAM-ACN-003	Length of Currency is greater than Currency of Account Mask
VAM-ACN-004	Real Account currency and default account currency are not same.
VAM-ACN-008	Check digit generation failed for \$1
VAM-ACN-015	Account cannot be closed: Either current balance/Unauthorized debit/ credit amount is not 0 or some amount is blocked.
VAM-ACN-016	Account cannot be closed: Account is currently mapped to another account.
VAM-ACN-018	Virtual Account Number Generation Failed : Account \$1 Already Exists
VAM-ACN-020	Virtual customer no is closed. Virtual Account cannot be reopened.
VAM-ACN-021	Branch code is closed. Virtual Account cannot be reopened.
VAM-ACN-022	Currency is closed. Virtual Account cannot be reopened.
VAM-ACN-023	Branch \$1 is not allowed for Customer \$2, Virtual Account cannot be reopened
VAM-ACN-026	\$1 flag should be enabled first at Account Product Level
VAM-ACN-027	Fixed Amount is Mandatory when Overdraft Allowed is Y
VAM-ACN-028	Fixed amount from pool is Mandatory when Balance Availability Options is selected as Own Bal+Fixed Amt from Pool(B)
VAM-ACN-029	Real Account Number and Real Account Branch is mandatory when Real Account Linkage is Account Level
VAM-ACN-030	When balAvailabilityOptions is not B then fixed amount from pool should not be given
VAM-ACN-031	Currency is not applicable for multi-currency real account \$1

Error Code	Message
VAM-ACN-032	Account cannot be closed: Either Unauthorized debit/credit amount is not 0 or some amount is blocked
VAM-ACN-033	Structure Code and VirtualParentAcc are applicable for linkage at Structure level.
VAM-ACN-034	Structure Code or Virtual Parent Account is missing
VAM-ACN-035	Structure Linkage cannot be done for different RealAccountNos
VAM-ACN-120	The manually input Virtual Account number is not as per the mask
VAM-ACN-121	Real Account Number/Branch/Currency is not required when Real Account Linkage is Structure level
VAM-ACN-122	Virtual Account Number is mandatory when autogen flag is N
VAM-ACN-125	Default Virtual Entity is not available
VAM-ACN-201	Account number cannot be generated as the limit exhausted.
VAM-ACN-301	PII access not enabled for user, cannot perform create
VAM-ACN-302	PII access not enabled for user, cannot perform modify
VAM-BAL-001	Failed to save Account Balance
VAM-BAL-002	Successfully validated and updated balance
VAM-BAL-003	Insufficient funds for \$1 account
VAM-BAL-004	Insufficient funds for \$1
VAM-BAL-005	Sufficient funds available for \$1
VAM-BAL-006	Successfully inserted data into Value Dated table for \$1
VAM-BAL-007	Successfully updated data into Value Dated table for \$1
VAM-BAL-008	Successfully inserted data into Account Transaction table for \$1
VAM-BAL-009	Failed to build URL to call Turn over balance
VAM-BAL-010	No records sent to post turn over balance
VAM-BAL-011	No response has come after call to turn over balance
VAM-BAL-012	Successfully updated turn over balance
VAM-BAL-013	Failed to insert turn over balance for virtual account \$1
VAM-BAL-014	Successfully retrieved
VAM-BAL-015	Failed while fetching the records for the given combination, please check the logs for further details
VAM-BAL-016	It is mandatory to pass either the virtual account number or the value date to fetch records

Error Code	Message
VAM-BAL-017	Virtual Account number, from date and to date, all three are mandatory fields
VAM-BAL-018	From date cannot be greater than to date
VAM-BAL-020	Failed to acquire balances of participating account(s)
VAM-BAL-021	Virtual Account \$1 and currency \$2 combination is Invalid
VAM-BAL-022	Failed to acquire account details of participating account(s)
VAM-BAL-023	Failed to merge Account Balance details for Tanked Batch
VAM-BAL-024	Successfully merged account details for Untanking batch
VAM-BAL-025	Failed to retrieve current balance
VAM-CLS-001	Inserted entry into Virtual Account Closure Request Status Successfully
VAM-CLS-002	Updated Virtual Account Closure Request Status Successfully
VAM-CLS-003	Virtual account closure request initiated successfully
VAM-CLS-004	Failed when pushing into Virtual Account Closure Request Status queue
VAM-CLS-005	Retry request for Virtual Account Closure submitted successfully
VAM-CLS-006	Virtual account closure aborted successfully
VAM-CLS-007	Cannot abort virtual account closure as it is already aborted
VAM-CLS-008	Cannot retry virtual account closure that is already aborted
VAM-CLS-009	Virtual account closure request already exists for the given source system and source reference number
VAM-CLS-010	Atleast one virtual account closure request is mandatory
VAM-CLS-011	Transfer out virtual account is mandatory when outstanding balance is greater than zero
VAM-CLS-012	Transfer in virtual account is mandatory when outstanding balance is less than zero
VAM-CLS-013	Virtual account and transfer in/out virtual account must be in same currency
VAM-CLS-014	Virtual account and transfer in virtual account must be in same currency
VAM-CLS-015	Virtual account and transfer in/out virtual account should belong to same Real account
VAM-CLS-016	Transfer out virtual account \$1 is not valid as account closure request is initiated for the same
VAM-CLS-017	Closure request already initiated for virtual account \$1

Error Code	Message
VAM-CLS-018	Transfer in virtual account \$1 is not valid as account closure request is initiated for the same
VAM-CLS-019	Multiple account closure requests found for virtual account \$1
VAM-CLS-020	Virtual account \$1 for which closure is requested cannot be given as Transfer In Account
VAM-CLS-021	Virtual account \$1 for which closure is requested cannot be given as Transfer Out Account
VAM-CLS-022	Closure request for virtual account \$1 is not allowed as it has non zero outstanding balance
VAM-CLS-023	Transfer virtual account \$1 is not linked to any real account
VAM-CLS-025	Closure request for virtual account \$1 not allowed as it is maintained as transfer account in another account closure request
VAM-CLS-026	Virtual account closure request authorization failed
VAM-CLS-027	Virtual account closure request authorized successfully
VAM-CLS-028	Virtual account closure request deleted successfully
VAM-CLS-029	Deletion of virtual account closure request failed
VAM-CLS-030	Maker and Checker cannot be same
VAM-CLS-031	Virtual account closure request saved successfully
VAM-CLS-032	Only Maker can delete the record
VAM-CLS-033	Authorized record cannot be deleted
VAM-CLS-034	Virtual account closure request is already authorized
VAM-CLS-037	Failed to abort conductor workflow
VAM-CLS-038	Failed to start conductor workflow
VAM-CLS-039	Cannot retry virtual account closure request that is in progress
VAM-CLS-040	Cannot retry Account closure in Pending state
VAM-CLS-042	Virtual Account Closure saved and authorized successfully
VAM-CLS-043	Closure Request already exists for the Virtual Account \$1
VAM-CLS-044	Failed while generating RequestRefNo
VAM-CLS-045	Virtual Account Closure Request Failed
VAM-CLS-046	No Closure request found to Delete
VAM-CLS-047	No Closure request found to Authorize
VAM-CLS-048	VirtualAccountNo \$1 is part of an Unauthorised AccountStructure
VAM-EXT-001	External system could not generated the Virtual Account Number.

Error Code	Message
VAM-EXT-002	External system could not generated the IBAN Number.
VAM-EXT-003	Externally Generation Virtual Account Number validation Failed : Account \$1 Already Exists
VAM-EXT-004	Externally Generation IBAN number validation Failed : IBAN number \$1 Already Exists
VAM-EXT-005	Externally generated VA number length can not exceed 35 characters
VAM-EXT-006	Externally generated IBAN length can not exceed 35 characters
VAM-IBAN-006	IBAN Account already exists for this account
VAM-IBAN-007	IBAN Generation Failed -Virtual account number is not available
VAM-IBAN-008	IBAN Generation Failed -IBAN format validation failed.
VAM-IBAN-016	IBAN Generation Failed -Value for Bank Code does not match corresponding Mask
VAM-IBAN-018	IBAN Generation failed -BBAN Mask Value could not be fetched
VAM-IBAN-019	IBAN Generation Failed -Value for Branch Code does not match corresponding Mask
VAM-IBAN-020	IBAN Generation Failed -Value for Branch Code could not be fetched
VAM-IBAN-021	IBAN Generation Failed -Value for Account Number could not be fetched
VAM-IBAN-023	IBAN Generation Failed -Virtual Account Number does not match corresponding Mask
VAM-IBAN-025	IBAN Generation Failed -Virtual Customer Type does not match corresponding Mask
VAM-IBAN-026	IBAN Generation Failed -Value for Customer Type could not be fetched
VAM-IBAN-029	IBAN Generation Failed
VAM-IBAN-030	Mismatch in the length of bban data type and bban format mask
VAM-MAND-001	Please input all mandatory values
VAM-MAP-01	Real account number is mandatory when Account linkage is A
VAM-MAP-02	Account group id is not required when Account linkage is A
VAM-MAP-03	Real account number is not required when Account linkage is G
VAM-MAP-033	Account Structure not found for given header account
VAM-MAP-035	Download Account Structure is not applicable on Closed Structures
VAM-MAP-04	Account group id is mandatory when Account linkage is G
VAM-MAP-05	Linking and De-Linking of the same Virtual Account cannot be in the same request

Error Code	Message
VAM-MAP-06	Virtual Account Number \$1 can not be de-linked, as it is not a part of given structure.
VAM-MAP-07	Virtual Account Number \$1 is not the leaf account, as there are account/s connected to this as a child.
VAM-MOD-001	\$1 cannot be modified
VAM-MOD-INV	\$1 is invalid
VAM-SANC-001	Can not update sanction status, account is closed
VAM-SANC-002	Can not update sanction status, no account with given virtual account number exists
VAM-SANC-003	Record Successfully Saved
VAM-SANC-004	Maker and checker can not be same
VAM-SANC-005	No Entry for this virtual account, can not authorize
VAM-SANC-006	Record Successfully authorized
VAM-SANC-007	Authorized record can not be deleted
VAM-SANC-008	Record Successfully Deleted
VAM-SANC-009	Transaction not allowed for virtual account/s with posting restrictions for specific status
VAM-STR-032	mandatory fields are missing for structured address.Town Name, PostCode and Country are mandatory to proceed.
VAM-STR-033	Structured address is disabled at bank level...
VAM-STR-035	structured address is missing
VAM-STR-AUTH01	Event request logged for handing off account map details to \$ system
VAM-STR-AUTH02	Failed to process handing off account map details to \$ system
VAM-STR-AUTH03	Failed to process authorization of account map

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## Annexure - Events

This section contains the events and its description.

Events	Purpose
vac.accountfacilitynotification	Event is generated when a Virtual Account Facility is Created/ Modified/Closed
vae.virtualentitynotification	Event is generated when a Virtual Entity is Created/ Modified/Closed/Re-Opened
vam.virtualaccountnotification	Event is generated when a Virtual Account is Created/ Modified/Closed/Re-Opened
vam.accountstructurenotification	Event is generated when a Virtual Account Structure is Created/ Modified/Closed/Re-Opened
vam.sanctioncheckupdatenotification	Event is generated when an Account Sanction Status is updated

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## Glossary

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

### Accounts

Continuing financial relationship between a bank and a customer, in which deposits and debts are held and processed within a framework of established rules and procedures.

### CAMT.052

The CAMT.052 message type is used to transmit the detailed information about the entries booked to the account since the last statement or the last interim transaction report.

### CAMT.053

The CAMT.053 message type is sent by an account servicing institution to an account owner. It is used to transmit detailed information about all the entries booked to the account for the previous business day

### MCA

Multiple Currency Account

### MT940

The MT940 message type is sent by an account servicing institution to a financial institution that is authorized by the account owner to receive it. It is used to transmit detailed information about all entries booked to the account. A daily transaction journal for posts to be made from a checking account is sent as an MT940 statement.

### MT950

The MT950 message type is sent by an account servicing institution to an account owner. Those are used to transmit detailed information about all posted entries, whether or not caused by a SWIFT message, booked to the account. A daily activity statement on a checking account is sent as an MT950 statement.

### MT942

The MT942 is used to transmit the detailed information about the entries booked to the account since the last statement or the last interim transaction report.

### Virtual Account

Virtual accounts are provided to a corporate by its banking partner. Each account is a subsidiary or sub-account of the client's own physical account with the bank; they cannot exist outside of the immediate relationship, hence they are virtual.



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### References

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

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

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