

Virtual Account Management Corporate File Upload User Manual  
Oracle Banking Digital Experience  
Patchset Release 22.1.1.0.0

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**ORACLE®**

Virtual Account Management Corporate File Upload User Manual

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Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax:+91 22 6718 3001

[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

## 1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

## 1.4 Structure

This manual is organized into the following categories:

*Preface* gives information on the intended audience. It also describes the overall structure of the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction - The mandatory and conditional fields of the transaction are explained in the procedure. If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Patchset Release 22.1.1.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	No Host Interface Required.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.

<b>S No.</b>	<b>Transaction Name / Function Name</b>	<b>Oracle Banking Virtual Account Management 14.6.1.0.0</b>
1	Virtual Account Creation	✓
2	Virtual Account Modification	✓
3	Virtual Account Closure	✓
4	Virtual Accounts Structure Creation	✓
5	Virtual Accounts Structure Modification	✓
6	Virtual Entity Creation	✓
7	Virtual Entity Modification	✓
8	Virtual Entity Closure	✓
9	Remittance ID Creation	✓
10	Add Special Rates	✓
	<b>Uploaded Files Inquiry</b>	✗
	<b>File Approval by the approver</b>	<b>NH</b>

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### 3. Virtual Account Management File Upload

Corporates often look forward for an option to make multiple transactions and multiple maintenances quickly and conveniently through a single file upload typically for processing the salary of the corporate staff, for making the vendor payments or even for managing their Virtual Accounts or creating invoices on buyers through uploading a file.

File Upload module of Oracle Banking Digital Experience provides with an ability to the corporate customers to manage file uploads. Various financial and non-financial type of files can be upload by the corporate using pre-defined templates resulting in saving the transaction processing time than entering single record for each transaction.

Salary payments, fund transfers, vendor payments are a few examples of financial transactions that can be supported through file upload. A non-financial file upload facilitates upload of multiple payee creation records, Virtual Account creation, Virtual Account modification, Virtual Account closure, Virtual Accounts Structure creation, Virtual Accounts Structure modification, Virtual Entity creation, Virtual Entity modification, Virtual Entity closure, Remittance ID creation and Special Rates addition at a single instance.

The File Upload functionality enables users to process:

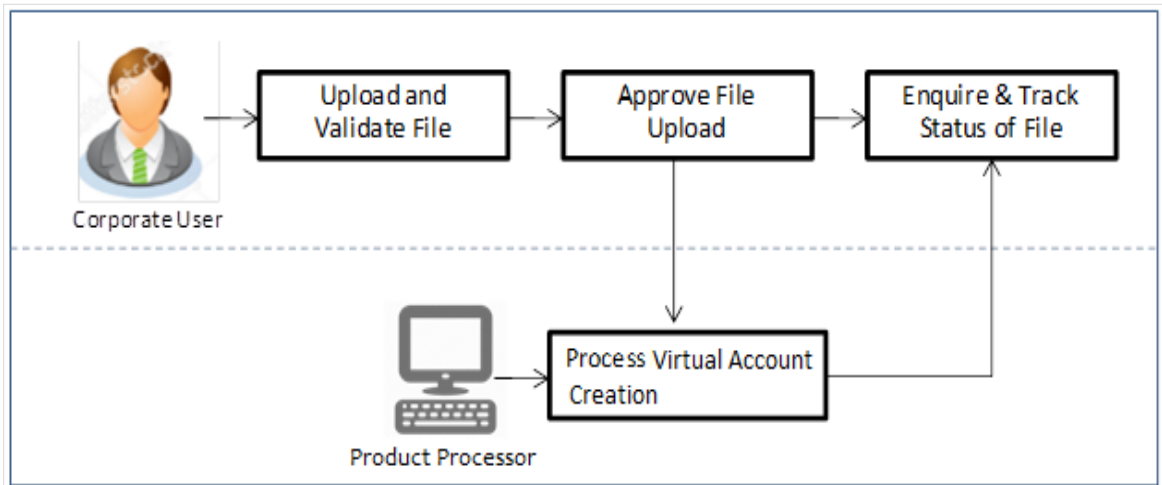
Sr No	Functionality Name	File Level Approval	Record Level Approval
1	Virtual Account Creation (With and without Real Accounts Linkage)	Y	Y
2	Virtual Account Modification	Y	Y
3	Virtual Account Closure	Y	Y
4	Virtual Accounts Structure Creation	Y	N
5	Virtual Accounts Structure Modification	Y	N
6	Virtual Entity Creation	Y	Y
7	Virtual Entity Modification	Y	Y
8	Virtual Entity Closure	Y	Y
9	Remittance ID Creation	Y	N
10	Special Rates Addition	Y	N

Oracle Banking Digital Experience File Upload module enables banks to upload files according to agreed operational and business rules. Also allows the users view the status of the files and records uploaded using Oracle Banking Digital Experience Platform. Further User can view and download the files which went to the error status and response file.

File Uploads facility is simple to use, has daily transaction limits and comes with the security of dual / multi signatory approvals with an option to approve the entire file (File Level approval) or each record uploaded as a part of file (Record level approval)

### Features Supported In Application

- Upload a File
- Approve a File (File Authorization)
- View Uploaded Files and status of file and its records (Uploaded File Inquiry)
- Access Error file (if any)
- Access Response File



### Prerequisites

- Party Preferences set for Corporate
- Corporate user is created
- Transaction and Party ID access is provided to corporate user.
- Approval rule set up for corporate user to perform the actions.
- Account and Transaction access has been provided to the user
- Access of the file identifiers are provided to the party and user to perform uploads and view other details.

## 3.1 Upload a File

Upload a file option provides an option to the corporate user to upload files containing multiple Virtual Account related transactions.

While files are managed entirely within the Oracle Banking Digital Experience File Uploads module, the Virtual Account management specific transactions are queued in the respective Core Banking system/Back office system, once submitted.

### How to reach here:

*Corporate Dashboard > Toggle Menu > File Upload > File Upload*

*OR*

*Corporate Dashboard > Quick Links > File Upload*

### File Upload



### Field Description

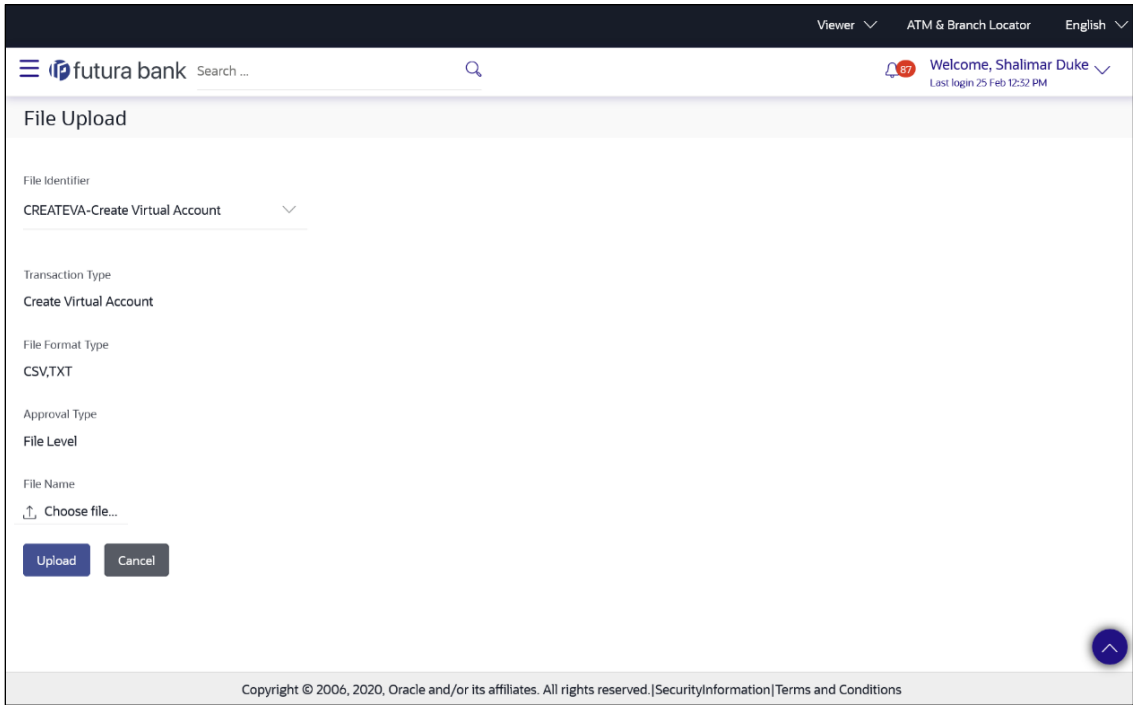
Field Name	Description
<b>File Identifier</b>	File identifier created earlier, in order to identify the file. This will list the file identifiers assigned by the administrator user to the logged in user for handling of file uploads.

### To upload a file:

1. From the **File Identifier** list, select the file identifier.  
The File Identifier details appear.



### File Upload



### Field Description

Field Name	Description
<b>File Identifier</b>	Select the File identifier created earlier and mapped to the user in order to identify the file.
<b>Transaction Type</b>	Displays the transaction type of the file upload. The transaction type applicable for Virtual Account Management: <b>File and Record Level:</b> <ul style="list-style-type: none"> <li>• Create Virtual Account (with and without Real Account Linkage)</li> <li>• Modify Virtual Account</li> <li>• Close Virtual Account</li> <li>• Create Virtual Entity</li> <li>• Modify Virtual Entity</li> <li>• Close Virtual Entity</li> </ul> <b>File Level:</b> <ul style="list-style-type: none"> <li>• Create Virtual Accounts Structure</li> <li>• Modify Virtual Accounts Structure</li> <li>• Create Remittance ID</li> <li>• Add Special Rates</li> </ul>

Field Name	Description
<b>File Format Type</b>	Displays the format in which the file can be uploaded. Virtual Account Management module supports only CSV and TXT file format.
<b>Approval Type</b>	Displays approval level of the file. The approval could be: <ul style="list-style-type: none"> <li>Record Level: In record type approval, the approver can approve some records (in a file) and reject others. Only approved records are processed.</li> <li>File Level: In a file type approval, the approver accepts or rejects the entire file, and all records are either processed or rejected.</li> </ul> Information is displayed based on the parameters defined at the file identifier selected by the user.
<b>File Name</b>	Choose the file from the local machine for upload. Post choosing the file, displays the file name.

- Click **Upload**.  
OR  
Click **Cancel** to abort the file uploading process.
- The success message along with the file reference ID and status of the transaction appears.  
Click **OK** to complete the file upload.  
OR  
Click the **File Reference ID** to inquire about the uploaded file status.  
The Uploaded File Inquiry screen appears.

## **FAQ**

a) **What are the different file formats that can be uploaded?**

Virtual Account Management module supports only CSV and TXT file format for upload.

b) **Can a file upload fail, before generating a File Reference Number?**

Yes, system performs validations on the uploaded file before generating a file reference number. If one or more validations fail – the error message will be displayed on the screen and the file reference number will not be generated.

Validations include a check for maximum size, that the file is not malicious in nature; that the file is not a duplicate file, that it has the correct extension, that it is not empty etc.

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## 3.2 Uploaded Files Inquiry

Through this option the user can view the files uploaded by the corporate user using Oracle Banking Digital Experience platform (only those files that the user has access to) and their status.

- The search can be filtered on various parameters like status and file reference ID.
- The user can track the status of the file and if there is an error in the file, he / she can download the error file to arrive at the exact reason for error.
- For files in the 'Processed' status, the user can download Response file, to vet status of processing (in the host) for each record, of the file.
- The user can track file history and check Individual record details.

### How to reach here:

*Corporate Dashboard > Toggle Menu > File Upload > Uploaded File Inquiry*  
OR

*Corporate Dashboard > Quick Links > Uploaded File Inquiry*

### 3.2.1 Uploaded File Inquiry – Default View

On accessing 'Uploaded File Inquiry' option from the menu, by default screen displays the search screen of the files uploaded is displayed.

The screenshot displays the 'Uploaded Files Inquiry' interface. At the top, there is a navigation bar with the Futura Bank logo and a search bar. The main content area contains a search form with the following fields:

- File Identifier:** Select File Identifier (dropdown menu)
- Transaction Type:** Select Transaction Type (dropdown menu)
- File Reference ID:** (text input field)
- File Name:** (text input field)
- File Status:** Select File Status (dropdown menu)
- From Date:** 27 Aug 2021 (calendar icon)
- To Date:** 27 Aug 2021 (calendar icon)


Below the form are two buttons: 'Search' and 'Clear'.

**File Status Legend:**

- Uploaded :** File has been uploaded and file reference number is generated.
- Approved :** File has been approved.
- Rejected :** File has been rejected.
- Processing In Progress :** File is pending for liquidation.
- Error :** File has been pre-processed and contains error.
- Processed :** File is liquidated.
- Processed with Exceptions :** File is processed but some of the records are in error.
- Deleted :** File has been deleted.
- Verified :** File has been pre-processed and authorization checks are done (limit + account access check).
- Expired :** File has been expired.


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### 3.2.2 Uploaded File Inquiry – Search Filters

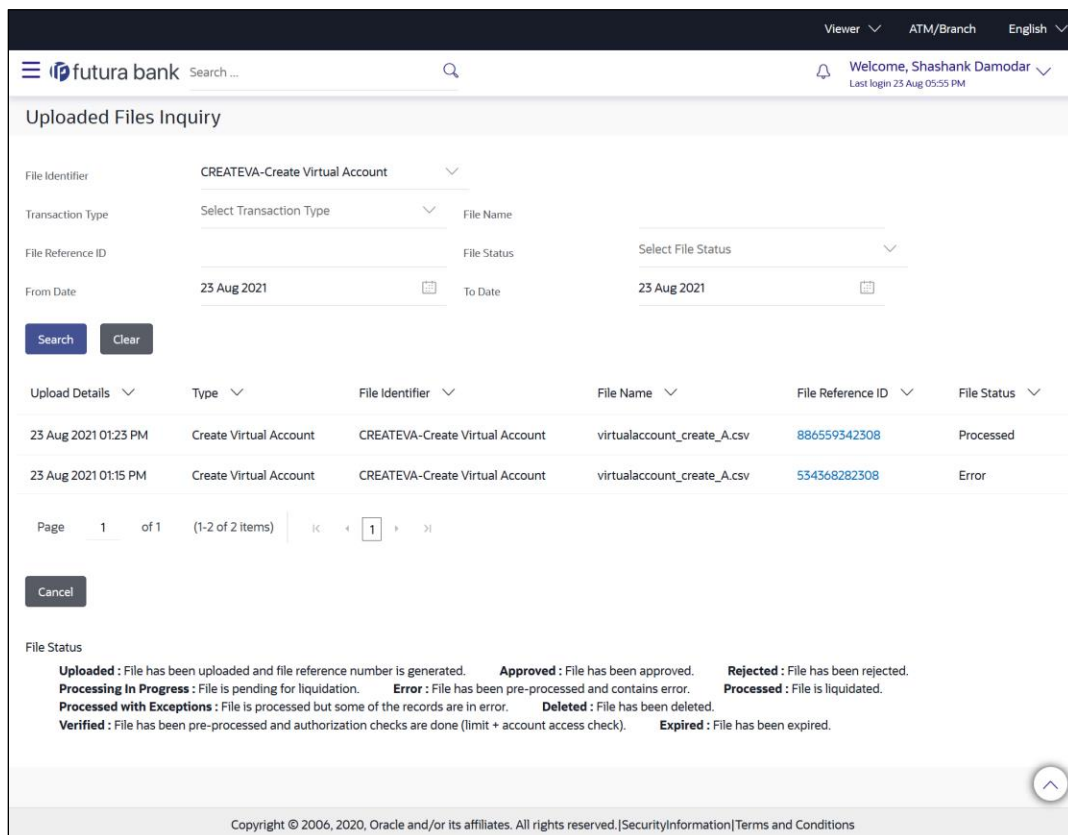
On clicking the  search filters gets enabled on the screen, corporate users can search and view the files that are uploaded under a party with the file identifier, date range, transaction type, transaction reference ID and view the record details under the same.

User is expected to provide atleast two search parameters to get the better result.

#### To search and view the uploaded files

- Click  to expand the search criteria.  
The search section appears.
- Enter any two search criteria in the search section.
- Click **Search**. The search results appear on the **Uploaded File Inquiry** screen based on the search parameters.  
OR  
Click **Clear** to reset the search criteria.  
OR  
Click **Cancel** to close the search panel.

#### Uploaded File Inquiry – Search



Viewer ATM/Branch English

Welcome, Shashank Damodar  
Last login 23 Aug 05:55 PM

### Uploaded Files Inquiry

File Identifier: CREATEVA-Create Virtual Account

Transaction Type: Select Transaction Type

File Reference ID: File Name: File Status: Select File Status

From Date: 23 Aug 2021 To Date: 23 Aug 2021

**Search** **Clear**

Upload Details	Type	File Identifier	File Name	File Reference ID	File Status
23 Aug 2021 01:23 PM	Create Virtual Account	CREATEVA-Create Virtual Account	virtualaccount_create_A.csv	886559342308	Processed
23 Aug 2021 01:15 PM	Create Virtual Account	CREATEVA-Create Virtual Account	virtualaccount_create_A.csv	534368282308	Error

Page 1 of 1 (1-2 of 2 items) < 1 >

**Cancel**

**File Status**

**Uploaded** : File has been uploaded and file reference number is generated. **Approved** : File has been approved. **Rejected** : File has been rejected.  
**Processing In Progress** : File is pending for liquidation. **Error** : File has been pre-processed and contains error. **Processed** : File is liquidated.  
**Processed with Exceptions** : File is processed but some of the records are in error. **Deleted** : File has been deleted.  
**Verified** : File has been pre-processed and authorization checks are done (limit + account access check). **Expired** : File has been expired.

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Search</b>	
<b>File Identifier</b>	<p>File identifier created earlier in order to identify the file.</p> <p>This will list the file identifiers assigned by the administrator user to the logged in user for handling of file uploads</p>
<b>Transaction Type</b>	<p>Select the transaction type associated with the file.</p> <p>Available options are:</p> <p><b>File and Record Level:</b></p> <ul style="list-style-type: none"> <li>• Create Virtual Account (with and without Real Account Linkage)</li> <li>• Modify Virtual Account</li> <li>• Close Virtual Account</li> <li>• Create Virtual Entity</li> <li>• Modify Virtual Entity</li> <li>• Close Virtual Entity</li> </ul> <p><b>File Level:</b></p> <ul style="list-style-type: none"> <li>• Create Virtual Accounts Structure</li> <li>• Modify Virtual Accounts Structure</li> <li>• Create Remittance ID</li> <li>• Add Special Rates</li> </ul>
<b>File Name</b>	Select the file name of the uploaded file.
<b>File Reference ID</b>	Select the file reference number which was generated while uploading the file.
<b>File Status</b>	<p>Select the status of the file uploads. Available options are:</p> <ul style="list-style-type: none"> <li>• Uploaded</li> <li>• Approved</li> <li>• Rejected</li> <li>• Processing In Progress</li> <li>• Error</li> <li>• Processed</li> <li>• Processed with Exceptions</li> <li>• Deleted</li> <li>• Verified</li> <li>• Expired</li> </ul>

Field Name	Description
<b>From Date</b>	Select the From Date, to search for an uploaded file, in the specified date range.
<b>To Date</b>	Select the To Date, to search for an uploaded file, in the specified date range.
<b>Search Results</b>	
<b>Upload Details</b>	Displays the file upload date and time.
<b>Type</b>	Displays the transaction type of file uploaded
<b>File Identifier</b>	Displays the file identifier selected while uploading the file.
<b>File Name</b>	Displays the name of the uploaded file.
<b>File Reference ID</b>	Displays the file reference number generated after the file was uploaded.
<b>File Status</b>	<p>Displays the status of the uploaded file.</p> <p>The file status could be:</p> <ul style="list-style-type: none"> <li>• Uploaded: File Uploaded and file reference number is generated.</li> <li>• Verified: File has been pre-processed and authorization checks done (limit + account access check). File is now Pending Approval.</li> <li>• Error: File has been pre-processed and contains error. The end of the life cycle of the file (File Level). The user can download the error file at this stage.</li> <li>• Processing in Progress: File is not yet liquidated.</li> <li>• Rejected: File has been rejected (File level). The end of the life cycle of the file.</li> <li>• Approved: File has been fully approved.</li> <li>• Processed: File is completely liquidated. The user can download a response file at this stage.</li> <li>• Processed with exception: File is partially liquidated – i.e. while some records are processed, others are not.</li> <li>• Expired: File has expired.</li> <li>• Deleted: File was deleted.</li> </ul>

d) Click the **File Reference ID** link to view the details. The **Uploaded File Inquiry - File Details** screen appears.

OR

Click  against a specific file upload record to delete the record. A delete icon will be shown against a record.

### 3.2.3 Uploaded File Inquiry - File Details

Through this option, the user can view the files uploaded by the corporate user for Virtual Account Creation, Virtual Account Modification, Virtual Account Closure, Virtual Accounts Structure Creation, Virtual Accounts Structure Modification, Virtual Entity Creation, Virtual Entity Modification, Virtual Entity Closure, Remittance ID Creation, and Add Special Rates with their status.

#### File Details – Virtual Account Creation

Viewer | ATM & Branch Locator | English

futura bank Search ... Welcome, Shalimar Duke Last login 21 Apr 04:14 PM

### Uploaded Files Inquiry

**File Details**

File Name: CrVA\_FL7\_LMF1g.txt | Transaction Type: Create Virtual Account  
File Reference ID: 211569682104 | Number of Records: 4  
File Status: Processed with Exceptions | Transaction Reference ID: 21040E46D56B  
Response File Download: [Download Icon]

**File Workflow**

1. Uploaded → 2. Verified → 3. Approved → 4. Processing In Progress → 5. Processed (Warning Icon)

Record Reference Number	Virtual Entity ID	Real Account Number	Virtual Account No. & Name	IBAN	Status
211569682104000001	TEST	HEL0046200024	Virtual Account B01	GB0BOFB0001002034	ERROR
211569682104000004	SDCVE01		1002107 Virtual Account B04	GB0BOFA0001002107	COMPLETED
211569682104000002	TEST	HEL0046200024	Virtual Account B02	GB0BOFB0001002981	ERROR
211569682104000003	TEST		Virtual Account B03		ERROR

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File Details – Virtual Account Modification

Viewer ATM & Branch Locator English

futura bank Search ... Welcome, Shalimar Duke Last login 8/5/22, 4:07 PM

Uploaded Files Inquiry

**File Details**

File Name: EdVA\_FL\_01\_Valid9.txt Transaction Type: Modify Virtual Account  
 File Reference ID: 450213642707 Number of Records: 3  
 File Status: Processed with Exceptions Transaction Reference ID: Z7078E8AB1A9  
 Response File Download

File Workflow

Record Reference Number	Virtual Entity ID	Real Account Number	Virtual Account No. & Name	IBAN	Status
450213642707000001	SDCVE01		1002691 VA 01 Edit 2		ERROR
450213642707000002	SDCVE01		1002691 VA 01 Edit 2	GB0BOFA0001002691	COMPLETED
450213642707000003	SDCVE01		1002691 VA 01 Edit 2		ERROR

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File Details – Virtual Account Closure

Viewer ATM/Branch English

futura bank Search ... Welcome, Shashank Damodar Last login 25 Aug 05:55 PM

Uploaded Files Inquiry

**File Details**

File Name: virtualaccount\_close\_new.csv Transaction Type: Close Virtual Account  
 File Reference ID: 358465972407 Number of Records: 1  
 File Status: Processed Transaction Reference ID: 2407A53AD457  
 Response File Download

File Workflow

Record Reference Number	Virtual Account Number	Transfer In Virtual Account Number	Transfer Out Virtual Account Number	Status
358465972407000001	0000010200	0000010135	0000010135	COMPLETED

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### File Details – Virtual Accounts Structure Creation

The screenshot displays the 'Uploaded Files Inquiry' page for Futura Bank. The user is logged in as Shashank Damodar. The main section is 'File Details' for a file named 'vastructure\_create\_G.csv'. The transaction type is 'Create Virtual Accounts Structure'. The file reference ID is 260482701607, and the number of records is 1. The file status is 'Processed', and the transaction reference ID is 1607266EC691. A 'Response File Download' link is available. Below this is a 'File Workflow' diagram with five steps: 1. Uploaded, 2. Verified, 3. Approved, 4. Processing In Progress, and 5. Processed (highlighted in blue). A table below the workflow shows the record details: Record Reference Number (260482701607000001), Structure Code (AUTO202), Structure Name (AUTOMAT202), Real/Virtual Multi-Currency Account Number (SIVMCA), and Status (COMPLETED). A pagination bar shows 'Page 1 of 1 (1 of 1 Items)'. At the bottom, there is a 'Download as' button and a 'Back' link. The footer contains copyright information for Oracle.

### File Details – Virtual Accounts Structure Modification

The screenshot displays the 'Uploaded Files Inquiry' page for Futura Bank. The user is logged in as Shalimar Duke. The main section is 'File Details' for a file named 'VirtualAccountMap\_1771.csv'. The transaction type is 'Modify Virtual Account Structure'. The file reference ID is 750246212306, and the number of records is 1. The file status is 'Processed', and the transaction reference ID is 23067C558F49. A 'Response File Download' link is available. Below this is a 'File Workflow' diagram with five steps: 1. Uploaded, 2. Verified, 3. Approved, 4. Processing In Progress, and 5. Processed (highlighted in blue). A table below the workflow shows the record details: Record Reference Number (750246212306000001), Structure Code (TreeStruct15AUTOR39), Structure Name (Tree Struct15 AUTO1), Real/Virtual Multi-Currency Account Number (HEL0046200024), and Status (COMPLETED). A pagination bar shows 'Page 1 of 1 (1 of 1 Items)'. At the bottom, there is a 'Download as' button and a 'Back' link. The footer contains copyright information for Oracle.

### File Details – Virtual Entity Creation

The screenshot shows the 'Uploaded Files Inquiry' page for 'Create Virtual Entity'. The file name is 'uploadfilesample.csv' and its status is 'Processed'. The transaction type is 'Create Virtual Entity' with 1 record. The file reference ID is 529887642806 and the transaction reference ID is 2806B0D2B66A. The workflow diagram shows five steps: 1. Uploaded, 2. Verified, 3. Approved, 4. Processing In Progress, and 5. Processed (highlighted). Below the workflow is a table with one row of data.

Record Reference Number	Virtual Entity ID	Virtual Entity Name	Entity Type	Status
529887642806000001	AUTFU06	Corp AUTFU06	Corporate	COMPLETED

### File Details – Virtual Entity Modification

The screenshot shows the 'Uploaded Files Inquiry' page for 'Modify Virtual Entity'. The file name is 'ModifyEntity.csv' and its status is 'Processed'. The transaction type is 'Modify Virtual Entity' with 2 records. The file reference ID is 110919032807 and the transaction reference ID is 2807BD6637DE. The workflow diagram shows five steps: 1. Uploaded, 2. Verified, 3. Approved, 4. Processing In Progress, and 5. Processed (highlighted). Below the workflow is a table with two rows of data.

Record Reference Number	Virtual Entity ID	Virtual Entity Name	Entity Type	Status
110919032807000001	BULKCO1	Corp Bulk Upload Update12	Corporate	COMPLETED
110919032807000002	AUIFIO1	Ind Bulk Upload Update02	Individual	COMPLETED

### File Details – Virtual Entity Closure

File Name: CLVE\_Valid01.txt  
File Reference ID: 107869150208  
File Status: Processed  
Transaction Type: Close Virtual Entity  
Number of Records: 2  
Transaction Reference ID: 02089C98CCCO

File Workflow: 1 - 2 - 3 - 4 - 5 (5 is active)

Record Reference Number	Virtual Entity ID	Status
107869150208000002	AUTSV50	COMPLETED
107869150208000001	AUTSW05	COMPLETED

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### File Details – Remittance ID Creation

File Name: CrRemitterID\_InsT\_File1.txt  
File Reference ID: 124542231506  
File Status: Processed  
Transaction Type: Virtual Remittance  
Number of Records: 1  
Transaction Reference ID: 1506C4C0E0C8

File Workflow: 1 - 2 - 3 - 4 - 5 (5 is active)

Record Reference Number	Virtual Identifier	Remittance ID	IBAN	Status
124542231506000001	999	999011	GB4000HEL999999011	COMPLETED

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File Details – Add Special Rates

The screenshot shows the 'Uploaded Files Inquiry' page in the Futura Bank system. The page header includes the Futura Bank logo, a search bar, and user information: 'Welcome, Shashank Damodar' with a last login time of '23 Aug 05:55 PM'. The main content area is titled 'File Details' and displays the following information:

- File Name:** specialrates\_add\_G.csv
- Transaction Type:** Add Special Rates
- File Reference ID:** 260482701607
- Number of Records:** 1
- File Status:** Processed
- Transaction Reference ID:** 1607266EC691
- Response File Download:** (Download icon)
- File Workflow:** A progress bar with five steps: 1. Effective Date, 2. Verified, 3. Approved, 4. Processing In Progress, 5. Processed. Step 5 is currently active.

Below the workflow, there is a table with columns: Record Reference Number, Virtual Account Number, Effective Date, Interest Product, and Status. The table contains one row with the following data:

Record Reference Number	Virtual Account Number	Effective Date	Interest Product	Status
260482701607000001	0000005413	01/05/2022	Ideal Corp Prod 1	COMPLETED

At the bottom of the table, there is a pagination control showing 'Page 1 of 1 (1 of 1 items)' and a 'Download as' button with a 'Back' link. The footer contains the copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
<b>File Name</b>	Displays the file name of the uploaded file.
<b>Transaction Type</b>	Displays the transaction type associated with the file.
<b>File Reference ID</b>	Displays the file reference number, which was generated while uploading the file.
<b>Number of Records</b>	Displays the total number of records in the file.
<b>File Status</b>	Displays the status of the file uploads.
<b>Error Report</b>	Displays an icon to download the error file in case the uploaded file faced some runtime issue and failed to execute.
<b>Transaction Reference ID</b>	Displays the transaction reference number, which was generated at the time of transaction execution.
<b>Response File Download</b>	Displays an icon to download the response file with their status in CSV format.

Field Name	Description
<b>File Workflow</b>	Displays the workflow with the various stages and status of file upload.

#### **Record List – Virtual Account Creation**

If the user is inquiring for 'Create Virtual Account' type of transaction, the following fields are displayed.

<b>Record Reference Number</b>	Displays the reference ID for identification of the records. Also, click on the reference ID to view the uploaded values.
<b>Virtual Entity ID</b>	Displays the Virtual Entity ID under which Virtual Account is created.
<b>Real Account Number</b>	Displays the Real Account Number to which Virtual Account is linked. <b>Note:</b> This field remains blank if the Virtual Account is not linked to any Real Account Number.
<b>Virtual Account No. &amp; Name</b>	Displays the Virtual Account Name and Number that has been created.
<b>IBAN</b>	Displays the IBAN number.
<b>Status</b>	Displays the status of the records for the uploaded file.

#### **Record List – Virtual Account Modification**

If the user is inquiring for 'Edit Virtual Account' type of transaction, the following fields are displayed.

<b>Record Reference Number</b>	Displays the reference ID for identification of the records. Also, click on the reference ID to view the uploaded values.
<b>Virtual Entity ID</b>	Displays the Virtual Entity ID under which Virtual Account is modified.
<b>Real Account Number</b>	Displays the Real Account Number to which Virtual Account is linked. <b>Note:</b> This field remains blank if the Virtual Account is not linked to any Real Account Number.
<b>Virtual Account No. &amp; Name</b>	Displays the Virtual Account Name and Number that has been modified.
<b>IBAN</b>	Displays the IBAN number.
<b>Status</b>	Displays the status of the records for the uploaded file.

Field Name	Description
<b><u>Record List – Virtual Account Closure</u></b>	
If the user is inquiring for 'Close Virtual Account' type of transaction, the following fields are displayed.	
<b>Record Reference Number</b>	Displays the reference ID for identification of the records.
<b>Virtual Account Number</b>	Displays the Virtual Account Number that has been closed.
<b>Transfer In Virtual Account Number</b>	Displays the Transfer In Virtual Account Number.
<b>Transfer Out Virtual Account Number</b>	Displays the Transfer Out Virtual Account Number.
<b>Status</b>	Displays the status of the records for the uploaded file.
<b><u>Record List – Virtual Accounts Structure Creation</u></b>	
If the user is inquiring for 'Create Virtual Accounts Structure' type of transaction, the following fields are displayed.	
<b>Record Reference Number</b>	Displays the reference ID for identification of the records.
<b>Structure Code</b>	Displays the structure code of the Virtual Accounts structure.
<b>Structure Name</b>	Displays the structure name corresponding to the structure code.
<b>Real/Virtual Multi-Currency Account Number</b>	Displays the Real/Virtual Multi-Currency Account number linked to the structure.
<b>Status</b>	Displays the status of the records for the uploaded file.
<b><u>Record List – Virtual Accounts Structure Modification</u></b>	
If the user is inquiring for 'Edit Virtual Accounts Structure' type of transaction, the following fields are displayed.	
<b>Record Reference Number</b>	Displays the reference ID for identification of the records.
<b>Structure Code</b>	Displays the structure code of the Virtual Accounts structure.
<b>Structure Name</b>	Displays the structure name corresponding to the structure code.

Field Name	Description
<b>Real/Virtual Multi-Currency Account Number</b>	Displays the Real/Virtual Multi-Currency Account number linked to the structure.

**Status** Displays the status of the records for the uploaded file.

#### **Record List – Virtual Entity Creation**

If the user is inquiring for 'Create Virtual Entity' type of transaction, the following fields are displayed.

**Record Reference Number** Displays the reference ID for identification of the records.  
Also, click on the reference ID to view the uploaded values.

**Virtual Entity ID** Displays the Virtual Entity ID that has been created.

**Virtual Entity Name** Displays the Virtual Entity Name that has been created.

**Entity Type** Displays the type of entity.

**Status** Displays the status of the records for the uploaded file.

#### **Record List – Virtual Entity Modification**

If the user is inquiring for 'Edit Virtual Entity' type of transaction, the following fields are displayed.

**Record Reference Number** Displays the reference ID for identification of the records.  
Also, click on the reference ID to view the uploaded values.

**Virtual Entity ID** Displays the Virtual Entity ID that has been modified.

**Virtual Entity Name** Displays the Virtual Entity Name that has been modified.

**Entity Type** Displays the type of entity.

**Status** Displays the status of the records for the uploaded file.

#### **Record List – Virtual Entity Closure**

If the user is inquiring for 'Close Virtual Entity' type of transaction, the following fields are displayed.

**Record Reference Number** Displays the reference ID for identification of the records.

**Virtual Entity ID** Displays the Virtual Entity ID that has been closed.



Field Name	Description
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<b>Status</b>	Displays the status of the records for the uploaded file.
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#### **Record List – Remittance ID Creation**

If the user is inquiring for 'Create Remittance ID' type of transaction, the following fields are displayed.

<b>Record Reference Number</b>	Displays the reference ID for identification of the records.
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<b>Virtual Identifier</b>	Displays the Virtual Identifier.
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<b>Remittance ID</b>	Displays the Remittance ID.
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<b>IBAN</b>	Displays the IBAN Number.
-------------	---------------------------

<b>Status</b>	Displays the status of the records for the uploaded file.
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#### **Record List – Add Special Rates**

If the user is inquiring for 'Add Special Rates' type of transaction, the following fields are displayed.

<b>Record Reference Number</b>	Displays the reference ID for identification of the records.
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<b>Virtual Account Number</b>	Displays the Virtual Account Number.
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<b>Effective Date</b>	Displays the date from which interest rate will be effective.
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<b>Interest Product</b>	Displays the name of interest product.
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<b>Status</b>	Displays the status of the records for the uploaded file.
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a) In the **File Name** field, click  to download the originally uploaded file.

In the **Response File Download** field click  to download the response file.

b) Click **Download as** to download the file in .pdf or .csv format.

OR

Click **Back** to navigate to the previous screen.

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**Note:** If there is an error during file verification (i.e. the file is in error status), an option will be available to download the generated error file.

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## **FAQ**

- a) **What are some of the validations that a file goes through at various stages, in its life cycle?**

The following are the validations performed on an uploaded file by Oracle Banking Digital Experience and subsequently by the Host, before file is liquidated.

<b>Sr No</b>	<b>Events</b>	<b>Applicable to</b>	<b>Checks</b>
1	On File Upload	All Files	File contents should not match an already uploaded file
2	On File Upload	All Files	File should not exceed the Maximum Size limit
3	On File Upload	All Files	The File Extension type should be the ones permitted
4	On File Upload	All Files	The file should not be Malicious
5	At Pre-Processing	All Files	The format for all fields, should be as templated viz., Date, Currency in accordance with ISO standards, CIF- numeric, account number-alphanumeric etc.
6	At Pre-Processing	All Files	The CIF should be valid, should exist
7	File At Pre-Processing	All Files	CIF and Real/Virtual account should belong to each other
8	At Pre-Processing	All Files	User should have access to Real/Virtual Account

**b) If some records in a file are liquidated, others are deleted, what will the status of the file be?**

The following table shows the file status which is followed to depict various status of the file upload. So if all the records of file are liquidated then the file status is processed, and if any of the records in the file is liquidated while all the other are rejected the file status will be processed, and if any of the records is liquidated and rest all have an error the file status will be processed with exception.

Verified	Approved	Processing in Progress	Liquidated	Rejected	Deleted	Error	File Status
All							Verified
	All						Approved
		All					Processing in Progress
			All				Processed
				All			Rejected
					All		Deleted
						All	Error
			1	1			Processed
			1		1		Processed
			1			1	Processed with exception
			1	1	1		Processed
			1	1	1	1	Processed with exception
				1	1		Deleted
				1		1	Processed with exception
					1	1	Processed with exception

c) **If a working window is set for the File Upload transaction – how will processing be impacted outside of the working window?**

Outside of the transaction working window set for file uploads, processing will depend on whether the file has a Record Level approval or a File Type approval.

Files with a File Type approval – will be rejected, outside of the transaction working window  
Files with Record Type approval – if some records are processed within the working window, will be completed – if processing of some records, falls outside of the working window – these will be rejected.

d) **After a file is successfully uploaded, is the user provided notifications on its status?**

Yes, Users mapped to the FI – initiators and approvers of the file, are provided with alerts / notification, as file progresses from the Uploaded stage to Approved to Processing in Progress to the Processed stage. Alternately, users can log in to view the status of the file.

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## 4. File Approval

This option allows the approver to approve / reject the uploaded file. File approval could be either

- File Type
- Record Type

In a File type Approval, the approver accepts or rejects the entire file, and all records are either processed or rejected. While in a Record type approval, the approver could approve some records, and reject others. Only the approved records are processed further.

### How to reach here:

*Approver Dashboard > Pending for Approvals*

### 4.1 File Approval

Once a file is uploaded and pre-processing checks are successfully completed, the file is pending approval, and is in the respective Approver's queue.

#### To approve / reject a file:

- a) In the **Pending for Approval** section, select **Non Financial** in dropdown list, click the **Bulk File** tab. All the uploaded files that require approval appears.
- b) List of available transactions are:
  - a. Create Virtual Account (With and without Real Account Linkage)
  - b. Modify Virtual Account
  - c. Close Virtual Account
  - d. Create Virtual Accounts Structure
  - e. Modify Virtual Accounts Structure
  - f. Create Virtual Entity
  - g. Modify Virtual Entity
  - h. Close Virtual Entity
  - i. Create Remittance ID
  - j. Add Special Rates
- c) Select the multiple files and click **Approve** to approve the transactions.  
OR  
Click the link under the **Reference No** column. The **File Details** screen appears.

## Bulk File Approve / Reject

Pending for Approvals							
Non Financial							
Accounts	Biller Maintenance	Payee and Biller	Bulk File	Bulk Record	Trade Finance	Trade Finance Maintenance	Fc
<input type="checkbox"/>	Date	File Identifier	Transaction Type	File Name	Initiated By	Reference No	Status
<input type="checkbox"/>	02 Aug 4:48 PM	CLOSEVIRTUALACCOUNTS - Close Virtual Accounts	Close Virtual Account File	virtualaccount_close_new.csv	Sam Dworthy	404433390208	In Progress
<input type="checkbox"/>	22 Jul 7:10 PM	CREATEVIRTUALACCOUNT - Create Virtual Accounts	Create Virtual Account File	virtualaccount_create_A.csv	Sam Dworthy	420936602207	In Progress

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- d) If you click **Approve**, the **Approval Comment** screen appears.
  - a. Enter the remarks for approval. Click **Approve**.  
Transaction successfully approved message appears.  
OR
- e) If you click **Reject**. The **Approval Comment** screen appears.
  - a. Enter the remarks for rejection. Click **Reject**.  
Transaction rejected message appears.
- f) If you click **Lock**. The **Lock Comment** screen appears.
  - a. Enter the remarks for lock. Click **Lock**.  
Transaction locked message appears.

### Bulk File Approve / Reject / Lock – Remarks

Approval Comment ✕

Bulk File Transactions Approval

Selected Transactions (1)

Remarks (Optional)

## 4.2 Record Level Approval

In record level approval, approver can approve individual records/ transactions within the uploaded file.

### To approve / reject a record in file:

- g) In the **Pending for Approval** section, select **Non Financial** in dropdown list, click the **Bulk Record** tab. All the uploaded files that require approval appears.
- h) List of available transactions are:
  - a. Create Virtual Account (With & without Real Account Linkage)
  - b. Modify Virtual Account
  - c. Close Virtual Account

- d. Create Virtual Entity
  - e. Modify Virtual Entity
  - f. Close Virtual Entity
- i) Select a file that is to be approved.  
The **Record Approval** screen appears.  
OR  
Click the link under the **Reference No** column. The **File Details** screen appears.

### Bulk Record Approve / Reject

Pending for Approvals							
Non Financial							
Accounts 1   Biller Maintenance 6   Payee and Biller 6   Bulk File 2   Bulk Record 17   Trade Finance 6   Trade Finance Maintenance 6   Forex Deal 6   Others 31							
<input type="checkbox"/>	Date	File Identifier	Transaction Type	File Name	Initiated By	Reference No	Status
<input type="checkbox"/>	23 Aug 7:38 PM	VACLOSERECORD-VA close record level	Close Virtual Account Record	virtualaccount_close_new.csv	Sam Dworthy	222423842308000001	In Progress
<input type="checkbox"/>	20 Aug 5:14 PM	VACreateRecord-VA create record level	Create Virtual Account Record	VAC_A_R_F3.txt	Sam Dworthy	739932222008000001	In Progress
<input type="checkbox"/>	16 Aug 11:07 PM	VACLOSERECORD-VA close record level	Close Virtual Account Record	virtualaccount_close_new.csv	Sam Dworthy	258387611608000002	In Progress
<input type="checkbox"/>	12 Aug 11:44 AM	VACreateRecord-VA create record level	Create Virtual Account Record	virtualaccount_create_S.csv	Sam Dworthy	385967041208000001	In Progress
<input type="checkbox"/>	09 Aug 4:52 PM	VACreateRecord-VA create record level	Create Virtual Account Record	virtualaccount_create_S.csv	Sam Dworthy	583272540908000001	In Progress
<input type="checkbox"/>	09 Aug 12:19 PM	VACreateRecord-VA create record level	Create Virtual Account Record	virtualaccount_create_S.csv	Sam Dworthy	984990430908000001	In Progress
<input type="checkbox"/>	07 Aug 7:46 PM	VACLOSERECORD-VA close record level	Close Virtual Account Record	virtualaccount_close_new.csv	Sam Dworthy	217549060708000002	In Progress
<input type="checkbox"/>	07 Aug 7:46 PM	VACLOSERECORD-VA close record level	Close Virtual Account Record	virtualaccount_close_new.csv	Sam Dworthy	217549060708000001	In Progress
<input type="checkbox"/>	07 Aug 12:01 PM	VACreateRecord-VA create record level	Create Virtual Account Record	virtualaccount_create_A.csv	Sam Dworthy	492160640708000001	In Progress
<input type="checkbox"/>	07 Aug 12:01 PM	VACreateRecord-VA create record level	Create Virtual Account Record	virtualaccount_create_A.csv	Sam Dworthy	492160640708000002	In Progress

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- j) Click **Approve** to approve the transaction.  
The **Approval Comment** screen appears.
  - a. Enter the remarks for approval. Click **Approve**.  
Transaction successfully approved message appears.  
OR
- k) Click **Reject** to reject the transaction.  
The **Rejection Comment** screen appears.
  - a. Enter the remarks for rejection. Click **Reject**.  
Transaction rejected message appears.
- l) Click **Lock** to reject the transaction.  
The **Lock Comment** screen appears.
  - a. Enter the remarks for lock. Click **Lock**.  
Transaction locked message appears.

**Note:** To approve / reject / lock multiple bulk records, select multiple check boxes, and then click **Approve / Reject / Lock**.

## Record Approval - File Details

- a) In the **Pending for Approval** section, click the **Reference Id** link of the file that is to be approved.  
The **Bulk Record Approval – File Details** screen appears.

The screenshot displays the 'Uploaded Files Inquiry' interface. At the top, there are navigation elements including the Futura Bank logo, a search bar, and user information for 'Welcome, Shefali Dave' with a last login time of '23 Aug 07:58 PM'. Below this, there are three action buttons: 'Approve', 'Reject', and 'Lock'. The main section is titled 'File Details' and contains the following information:

- File Name:** virtualaccount\_close\_new.csv
- File Reference ID:** 404433390208
- File Status:** Verified
- Transaction Type:** Close Virtual Account
- Number of Records:** 2
- Transaction Reference ID:** 02088320936F

A 'File Workflow' diagram shows five steps: 1. Uploaded, 2. Verified (current step), 3. Approved, 4. Processing In Progress, and 5. Processed.

Below the workflow is a table with the following columns: Record Reference Number, Virtual Account Number, Transfer In Virtual Account Number, Transfer Out Virtual Account Number, and Status. The table contains two rows of data, both with a status of 'VERIFIED'.

At the bottom, there is a 'Transaction Journey' section with a 'Detailed Journey' link. It shows an 'Initiation' step with a user icon for 'Sam Dworothy' and a timestamp of '02 Aug 04:48 PM'. A 'Back' link is also present.

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- Click **Approve** to approve the transaction.  
The **Approval Comment** screen appears.
  - Enter the remarks for approval. Click **Approve**.  
Transaction successfully approved message appears.  
OR
- Click **Reject** to reject the transaction.  
The **Rejection Comment** screen appears.
  - Enter the remarks for rejection. Click **Reject**.  
Transaction rejected message appears.  
OR
- Click **Lock** to lock the transaction.  
The **Lock Comment** screen appears.
  - Enter the remarks for lock. Click **Lock**.  
Transaction locked message appears.

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## 5. Mobile Touch Point

This functionality allows a corporate user to perform and view Oracle Banking Digital Experience – Corporate File Upload Virtual Account Management transactions on the mobile screen.

The below list of transactions are enabled on mobile application:

Screen Name	Transaction Type
<b>Approver Screens</b>	<ul style="list-style-type: none"><li>• Create Virtual Account</li><li>• Modify Virtual Account</li><li>• Virtual Account Closure</li><li>• Create Virtual Entity</li><li>• Modify Virtual Entity</li><li>• Close Virtual Entity</li><li>• Create Virtual Account Structure</li><li>• Modify Virtual Account Structure</li></ul>

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