Oracle® Banking Digital Experience Cloud Service

Virtual Account Management User Manual

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Oracle Banking Digital Experience Cloud Service Virtual Account Management User Manual, Release 25.1.1.0.0

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Preface

- Purpose
- Audience
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- Related Resources
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- Basic Actions
- Symbols and Icons

Purpose

This guide is designed to help acquaint you with the Oracle Banking application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Audience

This document is intended for the following audience:

- Customers
- Partners

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Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Related Resources

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

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

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

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Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

Basic Actions

Most of the screens contain icons to perform all or a few of the basic actions. The actions which are called here are generic, and it varies based on the usage and the applicability. The table below gives a snapshot of them:

Table 2 Basic Actions and Descriptions

Action	Description
Back	In case you missed to specify or need to modify the details in the previous segment, click **Back** to navigate to the previous segment.
Cancel	Click **Cancel** to cancel the operation input midway without saving any data. You will be alerted that the input data would be lost before confirming the cancellation.
Next	On completion of input of all parameters, click **Next** to navigate to the next segment.
Save	On completion of input of all parameters, click **Save** to save the details.
Save & Close	Click **Save & Close** to save the data captured. The saved data will be available in **View Business Product** with *In Progress* status. You can work on it later by picking it from the **View Business Product**.
Submit	On completing the input of all parameters, click **Submit** to proceed with executing the transaction.
Reset	Click **Reset** to clear the data entered.
Refresh	Click **Refresh** to update the transaction with the recently entered data.
Download	Click **Download** to download the records in PDF or XLS format.

Symbols and Icons

The following are the symbols/icons you are likely to find in this guide:

Table 3 Symbols and Icons

Symbols and Icons	Description
	Add data segment
	Close

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Table 3 (Cont.) Symbols and Icons

Symbols and Icons	Description
	Maximize
	Minimize
	Open a list
	Open calendar
	Perform search
	View options
	View records in a card format for better visual representation.
	View records in tabular format for better visual representation.

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1

Introduction

Virtual Accounts Management platform is a solution to reduce the complexity of money management for corporates. Virtual accounts help the large corporates to reduce the number of real accounts needed and its associated costs, provides ease of reconciliation and gives better collection, visibility and deployment of money.

Using this module, a corporate can create and manage multiple virtual entities, accounts and structures via self-service channel. The user gets the benefit of an exclusive dashboard view of account information and an option to create Virtual Accounts structure to get better visibility of his cash positions.

Following features are built for the corporate user in Virtual Account Management:

- Virtual Entities – Notional entities representing the real entities
- Virtual Accounts – Notional accounts that are either linked to a real account directly or via a Virtual Accounts Structure
- Remittance ID List – Short Identifier/ Corporate Identifier based Virtual Accounts

Pre-requisites

The user must be having a valid corporate account.

Given below are different scenarios / use cases in which Virtual Account management plays a crucial role, minimizing the various overheads.

> **Note**
>
> These are the generic use cases where Virtual Accounts management is applied. Refer the section (Features Supported in Application) to understand OBDX product offerings

Scenario 1

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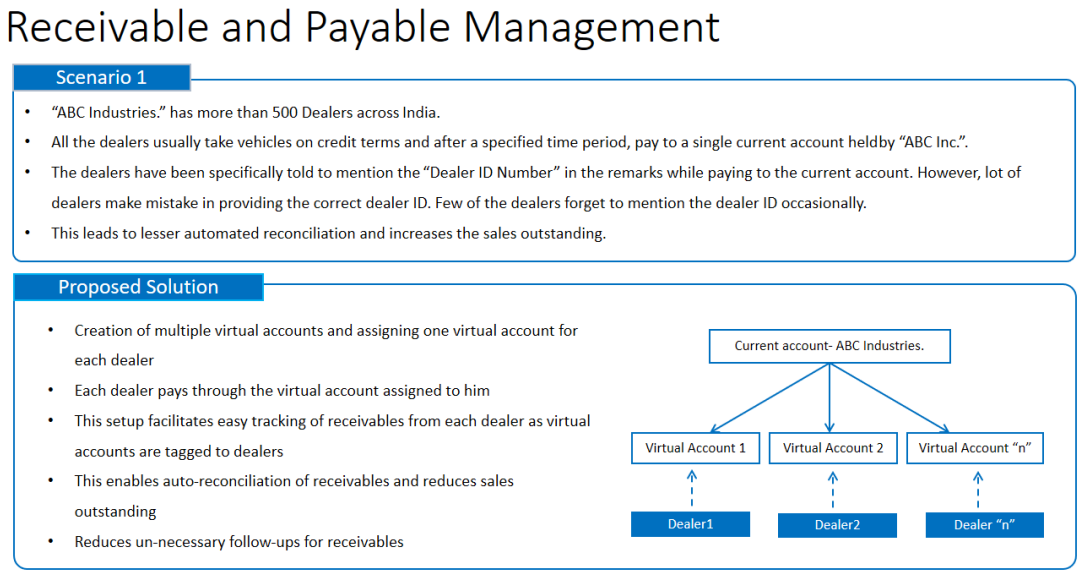
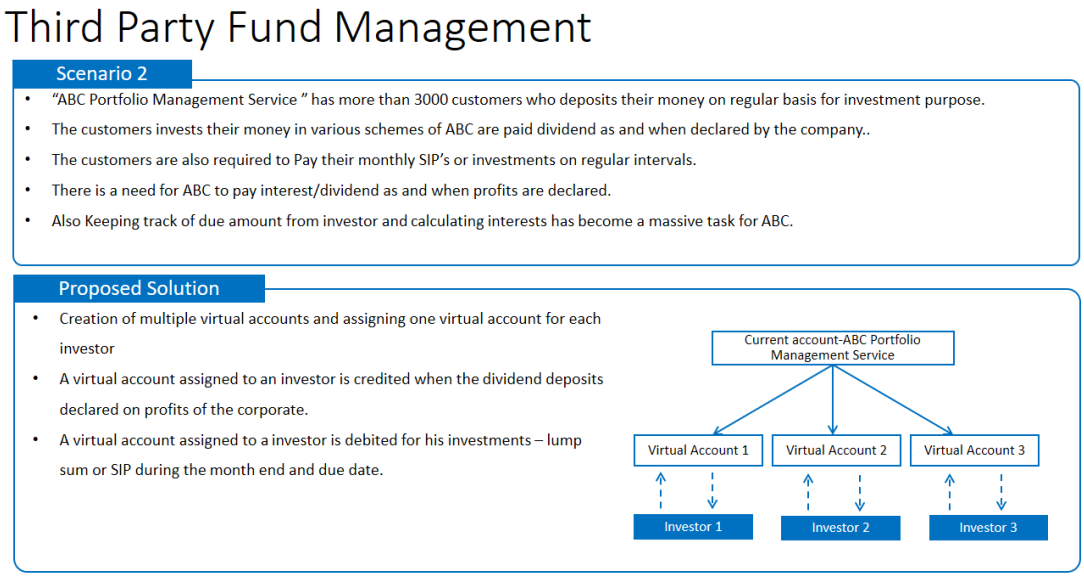
Figure 1-1 Receivable and Payable Management



Scenario 2

Figure 1-2 Third Party Fund Management



Scenario 3

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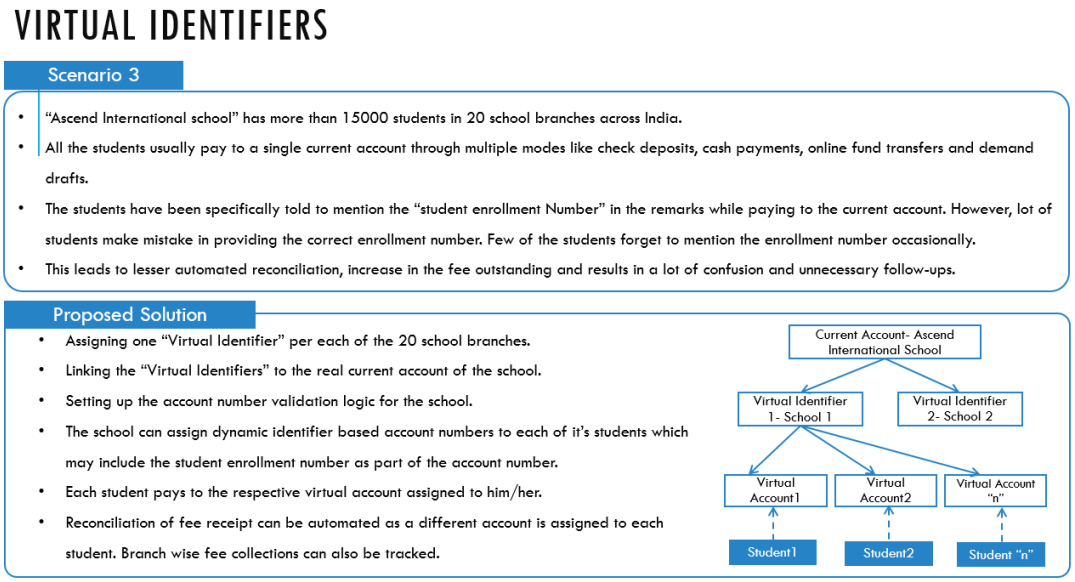
Figure 1-3 Virtual Identifiers



Features Supported In the Application

Virtual Account Management module supports the following features:

- Overview
- Virtual Entity
- Virtual Account
- Virtual Accounts Structure
- Remittance ID
- Virtual Multi-Currency Account
- Payments Using Virtual Accounts
- Move Money
- Internal Credit Line
- Transaction Inquiry
- Pre-Generated Statement
- Adhoc Statement
- Charges Inquiry
- Special Rate Maintenance
- General Rate Maintenance

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2

Virtual Accounts Overview

Virtual account management dashboard provides various information and eases the complex data and provides the user a simplified view of current performance. It provides an overall view of all the corporate's cash positions, balance trends and crucial account information on Real Accounts, Virtual Accounts and Virtual Accounts structures, depending upon the access and role provided to the user. Below widgets are available in Virtual Accounts Management Overview:

- Accounts and Balances
- Virtual Entity Summary
- Position By Currency
- Balance Trends of Virtual Accounts
- Top 5 Virtual Account Balances
- Cash Positions - Overall
- Virtual Accounts Structure
- Move Money
- Quick Links

> **Note**
>
> Information displayed in each widget (columns, links, graphs, charts, etc.) depends on the access to Real Accounts and Virtual Accounts for which the user has access.

Below explanation gives an idea how data in all the widgets will be shown when Access Management is applied:

- Real Accounts:
  A user will see information & will be able to transact in only those Virtual Accounts Management enabled real accounts that he has appropriate access to
- Virtual Entities:
  A user will be able to see all the virtual entities that belong to the party id in context
- Virtual Accounts:
  A user will see information & be able to transact in only those Virtual Accounts that he has appropriate access to
- Virtual Accounts Structures:
  A user will see the full list & count of the accessible Virtual Accounts structures of the party ID in context. User can further click on the link to view the structure details.

Figure 2-1 Overview

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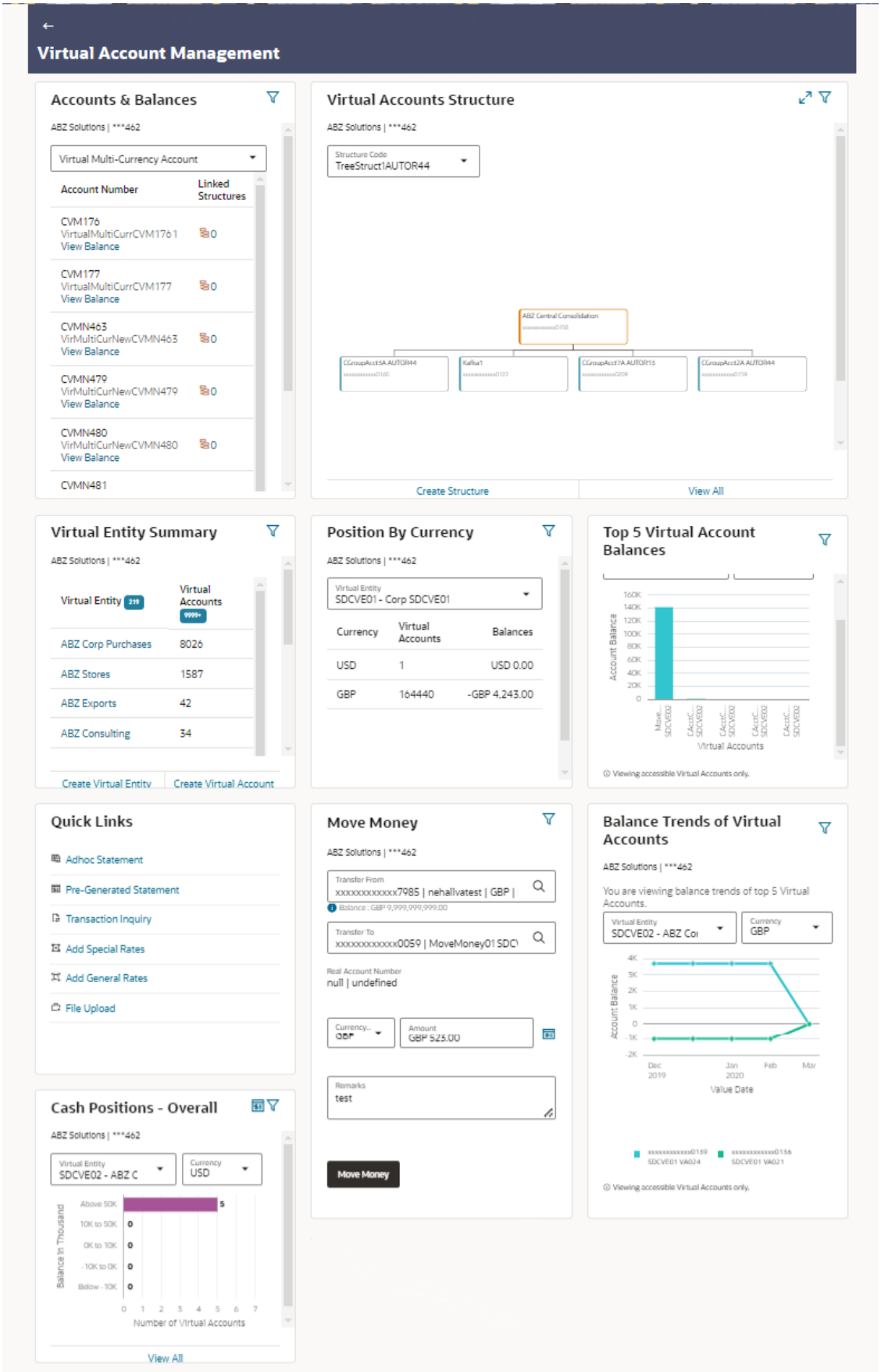

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Table 2-1 Overview

dashboard icon	Click this icon to go to the dashboard.
	Click this icon to go to the dashboard
	Click this icon to go to the Mailbox screen.
	Click this icon to search the transactions.
	Click this icon to view the welcome note with last log-in details, change entity, logged in user's profile, or log out from the application.
	Click this icon to search and select the Party name and ID from the drop-down list. The widget displays the data for the selected party.
	Click the toggle menu to access the transaction.
	Click this icon to close the toggle menu. This icon appears if the toggle menu is open.

Note

1. Only accessible parties are displayed to the user.
2. On page load, the widget displays the data of the mapped primary party to the logged-in user.
3. All the widgets that are based on Real Account balance, these widgets should be disabled operationally during implementation if the DDA Integration is not available.
4. All the widgets on the Dashboard that show the count and balances of Virtual Accounts also include data from Expired Virtual Accounts.

Accounts & Balances

This widget gives an overall summary about Virtual Accounts Management enabled accessible Real and Virtual Multi-Currency Accounts and how they are linked to different Virtual Accounts and Virtual Accounts Structures. You can select the type of Account (Real or Virtual Multi-

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Currency Account) and click the link under Virtual Accounts and Linked Structures column to view more details. Total count includes both the accessible and non-accessible virtual accounts.

Virtual Entity Summary

Displays the Entity wise summary and mapped Virtual Accounts to that particular entity. You can click the Entity to view the details. You can also use the quick links to create entity or accounts.

> **Note**
>
> The widget displays the data based on the below logic:
>
> Sorting is performed according to the number of Virtual Accounts linked with a virtual Entity.
>
> For example, if VE 1 has 15 Virtual accounts and VE 2 has 20 Virtual accounts linked, then VE 2 will be displayed first in the widget. The virtual Entity with the highest number of linked virtual accounts will appear at the top of the list, followed by others in descending order.

Position By Currency

Allows you to view the Balances across all Virtual Accounts and its break-up in different currencies. User can view this information by selecting either Virtual Entity ID or Virtual Entity Name under which all linked Virtual Accounts and their currency wise position will be displayed.

> **Note**
>
> The widget displays the data based on the below logic:
>
> Virtual entities are sorted alphabetically and then first entity is defaulted in the virtual entity drop-down.

Balance Trends of Virtual Accounts

Displays the Balance trends of Virtual accounts in graphical formats. You can select the Virtual Entity ID or Virtual Entity Name, and Currency to view the trend line of Top 5 Virtual Accounts.

> **Note**
>
> The widget displays the default data based on the below logic:
>
> 1. Virtual Entity with the most Virtual Accounts is defaulted.
> 2. With the defaulted Virtual Entity, the currency with the most Virtual Accounts is defaulted.
>
> Only accessible Virtual Accounts are displayed to the user.

Top 5 Virtual Account Balances

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Displays the Top five Virtual Account balances in graphical format by selecting Virtual Entity ID or Virtual Entity Name and currency. You can also hover the cursor to view the balance under a particular account.

> **Note**
>
> The widget displays the default data based on the below logic:
>
> 1. Virtual Entity with the most Virtual Accounts is defaulted.
> 2. With the defaulted Virtual Entity, the currency with the most Virtual Accounts is defaulted.
> 3. Only accessible Virtual Accounts are displayed to the user.

Cash Positions - Overall

Displays the overall cash position with total number of Virtual Accounts in various balance range and date wise transactions for selected accounts. You can view the Virtual Accounts within a particular balance group range by selecting a Virtual Entity ID or Virtual Entity Name and currency.

> **Note**
>
> The widget displays the default data based on the below logic:
>
> 1. Virtual Entity with the most Virtual Accounts is defaulted.
> 2. With the defaulted Virtual Entity, the currency with the most Virtual Accounts is defaulted.

Virtual Accounts Structure

Displays the contribution between Virtual Accounts and child accounts and overall balances in the form of tree. The tree displays the parent account and its immediate child account, you can view the details by clicking the expand icon.

You can select the structure code from the list to view the balance against it. You can also click to expand the widget and get a bigger view.

> **Note**
>
> The first structure in the drop down is defaulted in the widget.

Move Money

This widget allows user to transfer money from one Virtual Account to another Virtual Account that are mapped to same real account.

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> **Note**
>
> Click **Search** icon and select the Virtual Accounts to transfer money.

Quick Links

This widget provides the quick links to navigate the most frequently used transactions. The following transactions are available in this widget:

- Ad hoc Statement
- Pre-Generated Statement
- Transaction Inquiry
- Add Special Rates
- Add General Rates
- File Upload

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3 Virtual Entity

Virtual Entities are the notional entities representing the real entities. This feature allows a user to conveniently create and manage virtual entities and further create numerous Virtual Accounts under it for other transactions. Below features are supporting for managing virtual entities.

Features Supported In the Application

The virtual entity module of the OBDX application supports the following features:

- Create Virtual Entity
- View Virtual Entity
- Edit Virtual Entity
- Close Virtual Entity
- Create Virtual Entity
- View Virtual Entity
- Edit Virtual Entity
- Close Virtual Entity
- Inter- Entity Position

3.1 Create Virtual Entity

To create Virtual Entity:

1. Perform any one of the following action to access the screen
   - From Toggle Menu, click Virtual Account Management, Click Virtual Entity, and then Click Create Entity
   - From Toggle Menu Click Virtual Account Management. Under Overview, Click Entity Summary , then click Create Entity
2. In the '**Party Name** field, select the party name and ID from the drop-down list.
3. From the **Virtual Entity Type Field**, select the corporate or Individual against which you want to create a virtual entity.
4. If you select the **Virtual Entity Type** as **Corporate**:
   a. In the **Virtual Entity ID** field, enter the virtual entity ID.
   b. In the **Virtual Entity Name** field, enter the name of the virtual entity.
   c. From the **Corporate Type** list, select the type of corporate entity.
   d. From the **Date of Incorporation** list, select the incorporation date.
   e. From the **Country of Incorporation** list, select the country of incorporation.
   f. In the **Landline** field, enter the landline phone number.

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> **Note**
>
> i. Click **Add Land-line** link to add more land-line phone numbers.
>
> ii. Click **Delete** icon to delete the land-line phone number.

g. In the **Mobile Number** field, enter the mobile number.

h. In the **Email ID** field, enter the email address.

i. From the **Preferred Mode** field, select an appropriate option.

j. To keep **Registered Address** same as **Real Entity**, select the **Copy from Real Entity** check box.

k. If the **Registered Address** is not same as **Real Entity**:

   i. In the **Address Line 1** field, enter the first line of the correspondence address.

   ii. In the **Address Line 2** field, enter the second line of the correspondence address.

   iii. In the **Address Line 3** field, enter the third line of the correspondence address.

   iv. In the **Address Line 4** field, enter the fourth line of the correspondence address.

   v. From the **Country** list, select the country of residence.

   vi. In the **Post Code** field, enter the postal code.

l. To keep **Correspondence Address** same as **Registered Address**, select the **Copy from Registered Address** check box.

m. If the **Correspondence Address** is not same as correspondence address:

   i. In the **Address Line 1** field, enter the first line of the mailing address.

   ii. In the **Address Line 2** field, enter the second line of the correspondence address.

   iii. In the **Address Line 3** field, enter the third line of the correspondence address.

   iv. In the **Address Line 4** field, enter the fourth line of the correspondence address.

   v. From the **Country** list, select the country of residence.

   vi. In the **Post Code** field, enter the postal code.

n. Enter the required information in **Structured Address** section.

5. If you select the **Virtual Entity Type** as **Individual**:

   a. In the **Virtual Entity ID** field, enter the virtual entity ID.

   b. In the **Virtual Entity Name** field, enter the name of the virtual entity.

   c. In the **First Name** field, enter the first name of the individual.

   d. In the **Last Name** field, enter the last name of the individual.

   e. From the **Date of Birth** list, select the date of birth of the individual.

   f. From the **Gender** list, select the gender of the individual.

   g. From the **Nationality** list, select the nationality of the individual.

   h. In the **National ID** field, enter the national identification code.

   i. In the **Home Phone** field, enter the residence phone number.

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j. In the **Work Phone** field, enter the work phone number.

k. In the **Mobile Number** field, enter the mobile number.

l. In the **Email ID** field, enter the email address.

m. In the **Preferred Mode** field, select an appropriate option.

n. To keep **Registered Address** same as **Real Entity**, select the **Copy from Real Entity** check box.

o. If the **Registered Address** is not same as **Real Entity**:

   i. In the **Address Line 1** field, enter the first line of the correspondence address.

   ii. In the **Address Line 2** field, enter the second line of the correspondence address.

   iii. In the **Address Line 3** field, enter the third line of the correspondence address.

   iv. In the **Address Line 4** field, enter the fourht line of the correspondence address.

   v. From the **Country** list, select the country of residence.

   vi. In the **Post Code** field, enter the postal code.

p. Enter the required information in **Structured Address** section.

> **Note**
>
> It is configurable and can be set to **Y** or **N** based on system configuration. Out of the 14 fields of structured address, **Post Code**, **Town Name**, **Country** are the mandatory fields if structure address configured to **Y** as per WTR regulations.

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Figure 3-1 Create Virtual Entity - Entity Information screen

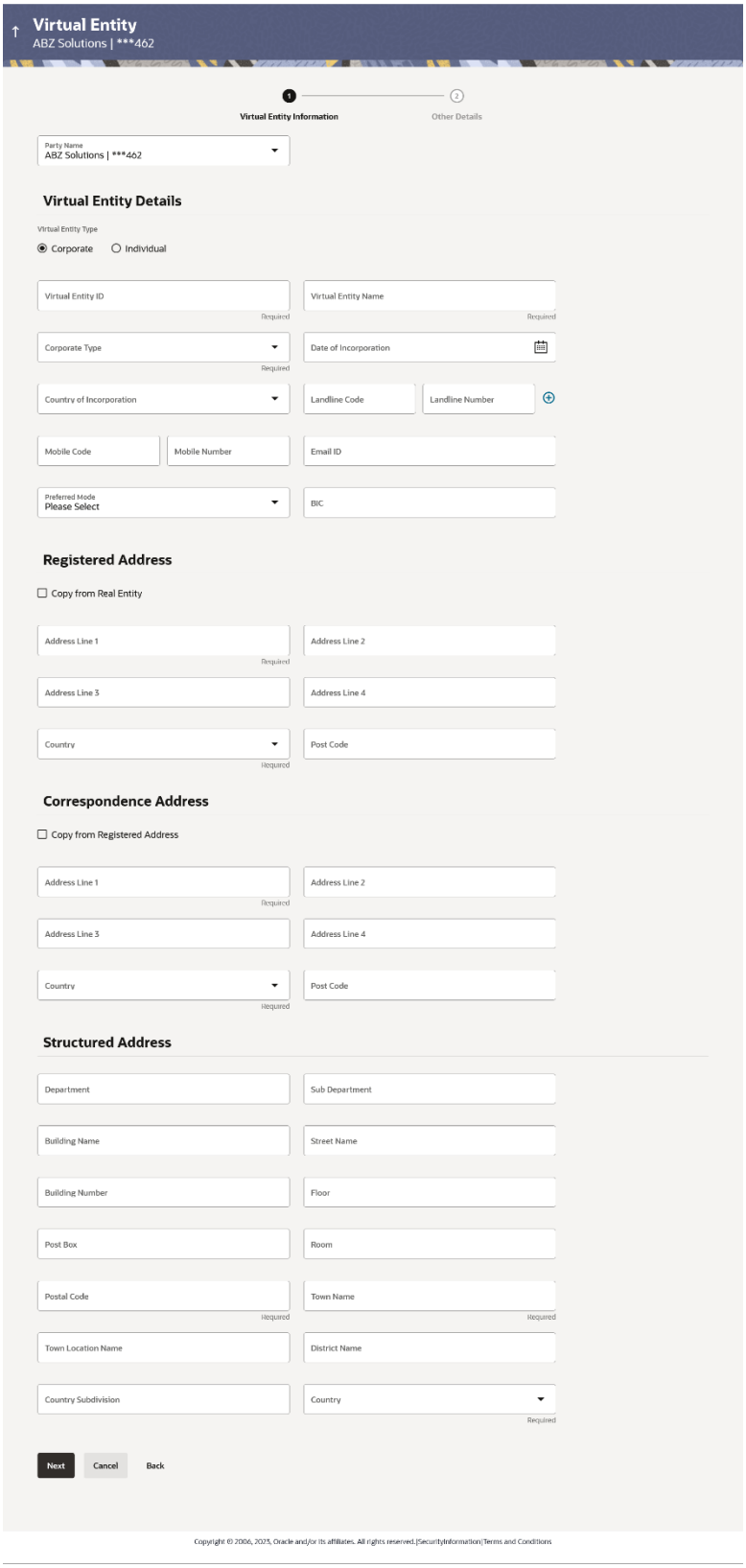

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Table 3-1 Create Virtual Entity - Entity Information

Field Name	Description
Party Name	Select the party name and ID from the dropdown list in which the Virtual Entity must be created. By default, the primary party of the logged-in user is selected.
Virtual Entity Details	Information specified in below fields are related to Virtual Entity details
Virtual Entity Type	Select the type of the entity. The options are: • **Individual** • **Corporate**
Virtual Entity ID	Specify the unique ID assigned to each virtual entity.
Virtual Entity Name	Specify the name of the virtual entity corresponding to the entity ID.
This section appears if the customer selects **Corporate** option in the **Virtual Entity Type** field.	
Corporate Type	Select the corporate type from the drop-down list. The options are: • **Corporation** • **Co-operative** • **Partnership** • **Sole Proprietorship**
Date of Incorporation	Select the date of incorporation of the corporate.
Country of Incorporation	Select the country name of the incorporation.
Landdline Code	Specify the landline code of the corporate virtual entity holder.
Landline Number	Specify the landline number of the corporate virtual entity holder.
Alternate Landline Code	Specify the landline code of the corporate virtual entity holder. This field appears only if the user clicks on **Add** icon to add alternate landline number.
Alternate Landline Number	Specify the landline number of the corporate virtual entity holder. This field appears only if the user clicks on **Add** icon to add alternate landline number.
Mobile Code	Specify the mobile code of the corporate virtual entity holder.
Mobile Number	Specify the mobile number of the corporate virtual entity holder.
Email ID	Specify the email address of the corporate virtual entity holder.
Preferred Mode	Select the preferred mode of the corporate virtual entity holder. The options are: • **Mobile** • **Email**
BIC	Specify the BIC of the Corporate Virtual Entity Holder.
Registered Address	These fields are blank and by selecting the **Copy from Real Entity** function the fields get auto populated from real entity in editable format. The user can clear the fields by de-selecting the **Copy from Real Entity** check box.
Address Line 1	Specify the first line of correspondence address of the corporate virtual entity holder.
Address Line 2	Specify the second line of correspondence address of the corporate virtual entity holder.
Country	Select the country name of the corporate virtual entity holder.
Post Code	Specify the post code of the corporate virtual entity holder.

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Table 3-1 (Cont.) Create Virtual Entity - Entity Information

Field Name	Description
Correspondence Address	These fields are blank and by selecting the **Copy from Registered Address** function the fields of correspondence address get auto-populated from registered address in editable format. The user can clear the fields by de-selecting the **Copy from Registered Address** check box.
Address Line 1	Specify the first line of mailing address of the corporate virtual entity holder.
Address Line 2	Specify the second line of mailing address of the corporate virtual entity holder.
Address Line 3	Specify the third line of mailing address of the corporate virtual entity holder.
Address Line 4	Specify the fourth line of mailing address of the corporate virtual entity holder.
Country	Select the country name of the corporate virtual entity holder.
Post Code	Specify the post code of the corporate virtual entity holder.
Structured Address	This section displays the structured address.
Department	Specify the department of the virtual entity holder.
Sub-Department	Specify the sub-department of the virtual entity holder.
Street Name	Specify the street name of the corporate virtual entity holder.
Building Number	Specify the building number of the virtual entity holder.
Building Name	Specify the building name of the virtual entity holder.
Floor	Specify the floor number of the corporate virtual entity holder.
Post Box	Specify the post box number of the virtual entity holder.
Room	Specify the room number of the corporate virtual entity holder.
Post Code	Specify the post code of the virtual entity holder.
Town Name	Specify the town name of the corporate virtual entity holder.
Town Location Name	Specify the town location name of the corporate virtual entity holder.
District Name	Specify the district name of the corporate virtual entity holder.
Country Subdivision	Specify the country subdivision of the corporate virtual entity holder.
Country	Select the country name of the corporate virtual entity holder.
This section appears if the customer selects **Individual** option in the **Virtual Entity Type** field.	
First Name	Specify the first name of the virtual entity holder.
Last Name	Specify the last name of the virtual entity holder.
Date of Birth	Select the date of the birth of the virtual entity holder.
Gender	Select the gender of the virtual entity holder. The options are: • **Male** • **Female** • **Other** • **Prefer Not to Disclose**
Nationality	Specify the nationality of the virtual entity holder.
National ID	Specify the national ID of the virtual entity holder.
Home Phone Code	Specify the home phone code of the virtual entity holder.
Home Phone Number	Specify the home phone number of the virtual entity holder.
Work Phone Code	Specify the work phone code of the virtual entity holder.
Work Phone Number	Specify the work phone Number of the virtual entity holder.

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Table 3-1 (Cont.) Create Virtual Entity - Entity Information

Field Name	Description
Mobile Code	Specify the mobile code of the virtual entity holder.
Mobile Number	Specify the mobile number of the virtual entity holder.
Email ID	Specify the email address of the virtual entity holder.
Preferred Mode	Select the preferred mode of the virtual entity holder. The options are: • **Mobile** • **Email**
Registered Address	These fields are blank and by selecting the **Copy from Real Entity** function the fields get auto populated from real entity in editable format. The user can clear the fields by de-selecting the **Copy from Real Entity** check box.
Address Line 1	Specify the first line of correspondence address of the corporate virtual entity holder.
Address Line 2	Specify the second line of mailing address of the virtual entity holder.
Address Line 3	Specify the third line of mailing address of the virtual entity holder.
Address Line 4	Specify the fourth line of mailing address of the virtual entity holder.
Country	Select the country name of the virtual entity holder.
Post Code	Specify the post code of the virtual entity holder.
Structured Address	This section displays the structured address.
Department	Specify the department of the virtual entity holder.
Sub-Department	Specify the sub-department of the virtual entity holder.
Street Name	Specify the street name of the corporate virtual entity holder.
Building Number	Specify the building number of the virtual entity holder.
Building Name	Specify the building name of the virtual entity holder.
Floor	Specify the floor number of the corporate virtual entity holder.
Post Box	Specify the post box number of the virtual entity holder.
Room	Specify the room number of the corporate virtual entity holder.
Post Code	Specify the post code of the virtual entity holder.
Town Name	Specify the town name of the corporate virtual entity holder.
Town Location Name	Specify the town location name of the corporate virtual entity holder.
District Name	Specify the district name of the corporate virtual entity holder.
Country Subdivision	Specify the country subdivision of the corporate virtual entity holder.
Country	Select the country name of the corporate virtual entity holder.

6. User can Perform any one of the following action: Click **Next** to navigate to the **Other Details** section.
   - Click **Next** to navigate to the **Other Details** section.
   - Click **Cancel** to cancel the transaction.
7. From the **Identification Type** list, select the identification type.

> **Note**
>
> The Dropdown list are now available as part of Local Enumeration.

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8. In the **Identification Number** field, specify the identification number corresponding to the identification type.
9. In the **Tax Identification Number** field, enter the tax identification number.
10. Select Statement preferences to get Virtual Accounts statement at consolidated or Account level.

    The **Create Virtual Entity - Other Details** screen appears.

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Figure 3-2 Virtual Entity Other details

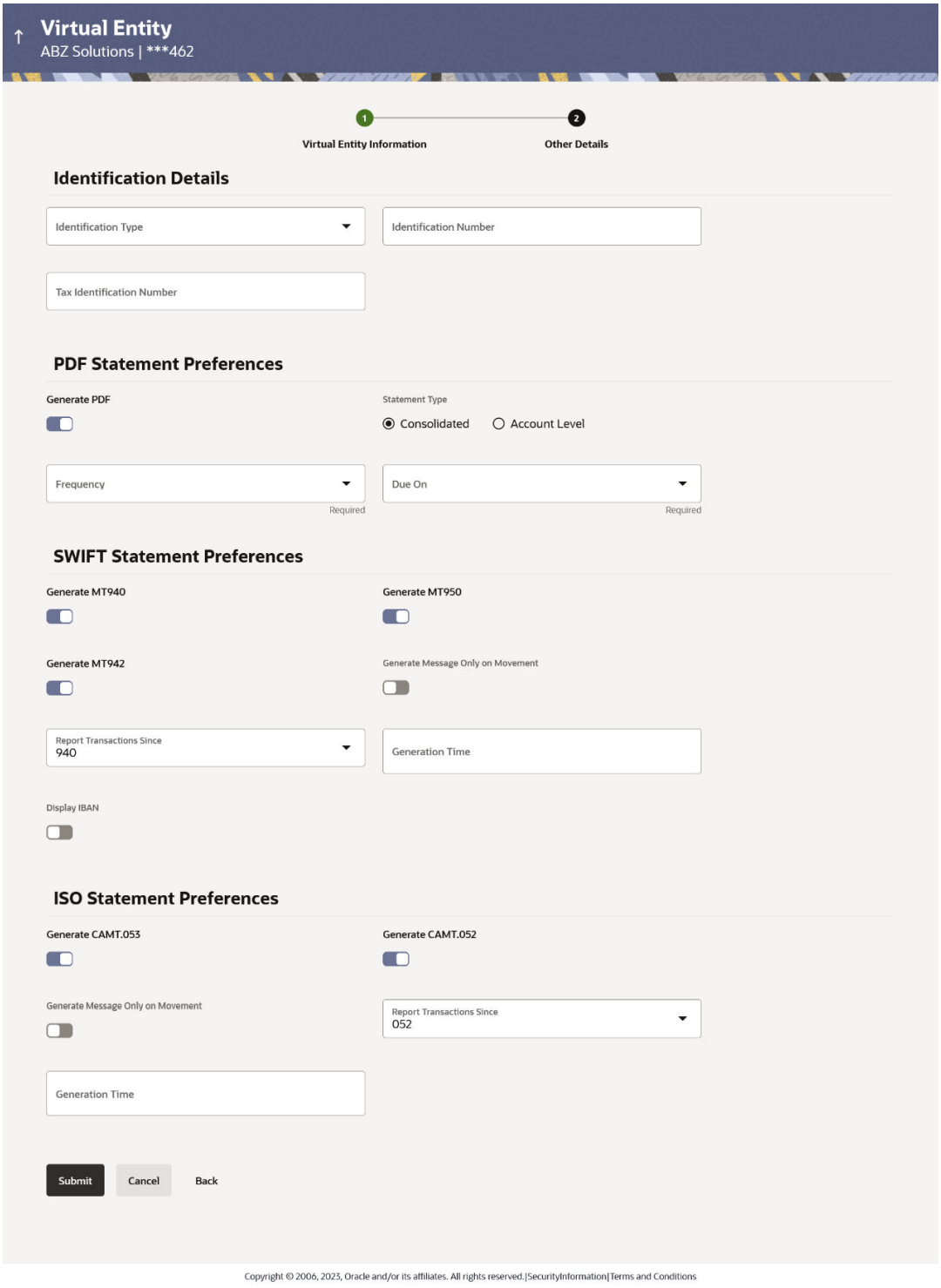

Table 3-2 Virtual Entity - Other Details

Fields	Description
Identification Type	Select the identification type of the virtual entity holder.

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Table 3-2 (Cont.) Virtual Entity - Other Details

Fields	Description
Identification Number	Specify the identification number corresponding to the identification type.
Tax Identification Number	Specify the tax identification number of the virtual entity holder.
PDF Statement Preferences	This section displays the **PDF Statement Preferences** details.
Generate PDF	Click the **Generate PDF** toggle if you want preference for statement download in PDF format. Below section is enabled if you click **Generate PDF** toggle.
Consolidated	Select the consolidated statement of all the Virtual Accounts mapped to the Virtual Entity.
Account Level	Select the account level Statement of each Virtual account mapped to the Virtual Entity.
Frequency	Select the frequency of the statement.
Due On	Select the Due day/date/month/quarter/year required for the Virtual Account statement. 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” and the current month has only 28 days, 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.
MT Statement Preferences	This section displays the **MT Statement Preferences** details.
Generate MT940	Click the toggle to set up your preference to download the statement in MT940 format.
Generate MT950	Click the toggle to set up your preference to download the statement in MT950 format.
Generate MT942	Click the toggle to set up your preference to download the statement in MT942 format.
Generate Message Only on Movement	Click the toggle to generate message only on movement. This field is enabled if you click the **Generate MT942** toggle.
Report Transactions Since	Select since when you want the statement to be generated. This field is enabled if you click the **Generate MT942** toggle.
Generation Time	Select the time when the statement is needed. This field is enabled if you click the **Generate MT942** toggle.
Display IBAN	Click the toggle to set up the preference for IBAN which will be applicable for the all the Virtual Accounts linked under this entity.

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Table 3-2 (Cont.) Virtual Entity - Other Details

Fields	Description
ISO Statement Preferences	This section displays the **ISO Statement Preferences** details.
Generate CAMT.053	Click the toggle to set up your preference to download the statement in CAMT.053 format.
Generate CAMT.052	Click the toggle to set up your preference to download the statement in CAMT.052 format.
Generate Message Only on Movement	Click the toggle to generate message only if there is any transaction posted. This field is enabled if you click the **Generate CAMT.052** toggle.
Report Transactions Since	Select since when you want the statement to be generated. This field is enabled if you click the **Generate CAMT.052** toggle.
Generation Time	Select the time when the statement is needed. This field is enabled if you click the **Generate CAMT.052** toggle.

11. User Can Perform any one of the following action:
    - Click **Submit**.
    - Click **Cancel** to cancel the transaction.
    - Click **Back** to navigate back to the previous screen.
12. The **Review** screen appears. Verify the details and click **Confirm**. User can also perform any one of the following action:
    - Click against the section that you want to edit. The screen appears in editable form.
    - Click **Go To Overview** to navigate to the Virtual Account management dashboard.
    - Click **Create Virtual Entities** to create more virtual entities.
    - Click **Create Virtual Accounts** to create Virtual Accounts.
    - Click **Cancel** to cancel the transaction.
    - Click **Back** to navigate back to the previous screen.

    The user is directed to **Entity Information** screen with values in editable form.
13. The success message of **Virtual Entity** creation appears along with the reference number and status of the transaction. User can perform any one of the following action:
    - Click **Home** to navigate to the dashboard.
    - Click **Go To Overview** to navigate to the Virtual Account management dashboard.
    - Click **Create Virtual Entities** to create more virtual entities.
    - Click **Create Virtual Accounts** to create Virtual Accounts.

3.2 View Virtual Entity

User can search and view the virtual entity by entering the search criteria.

To view virtual entity:

1. In the Party Name field, select the party name and ID from the dropdown list.

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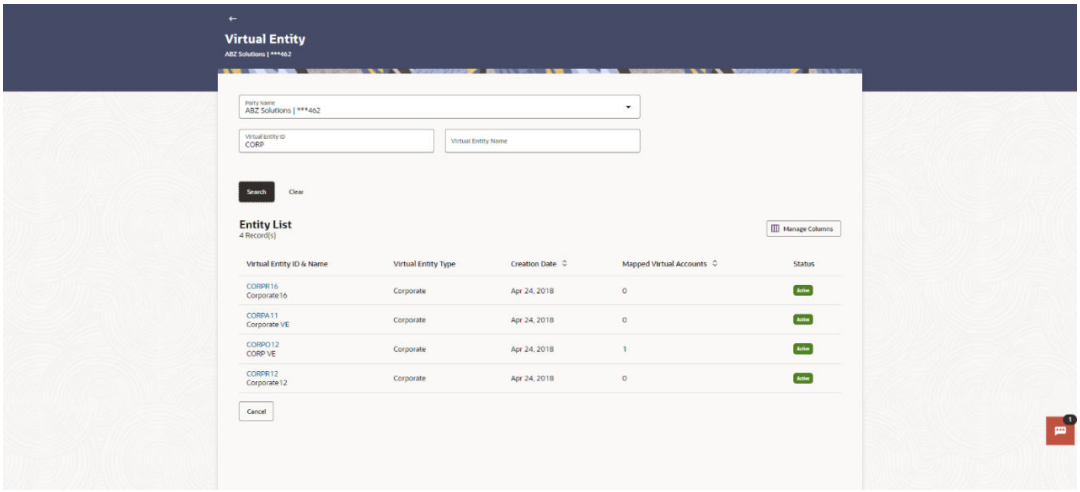
2. In the **Virtual Entity ID** field, specify the virtual entity ID.
3. In the **Virtual Entity Name** field, specify the virtual entity name.
4. User can perform any one of the following action:
   - Click **Search** to view virtual entities.
   - Click **Clear** to reset the entered data.
   - Click **Cancel** to cancel the Parent Account selection.

Figure 3-3 View Virtual Entity Screen



For more information on fields, refer to the field description table.

Table 3-3 Virtual Entity - Field Description

Field	Description
Party Name	Select the party name and ID from the dropdown list to view the applicable virtual entities. By default, the primary party of the logged-in user is selected. **Note:**Based on the party name selection, the mapped virtual entities are displayed.
Virtual Entity ID	Specify the unique ID assigned to each virtual entity.
Virtual Entity Name	Specify the name of the virtual entity corresponding to the entity ID.
Entity List	
Total Count of Records	Displays the total count of records based on the search criteria.
Virtual Entity ID & Name	Displays the entity ID and name corresponding to the search criteria.
Virtual Entity Type	Displays the type of the entity, whether the entity is Individual or Corporate.
Creation Date	Displays the virtual entity creation date.
Mapped Virtual Accounts	Displays the count of all the child accounts mapped to the virtual entity.
Status	Displays the status of the virtual entity, whether the virtual entity is active or closed.

5. Click **Manage Columns** to reorder or modify or save column preferences in virtual entity screen.

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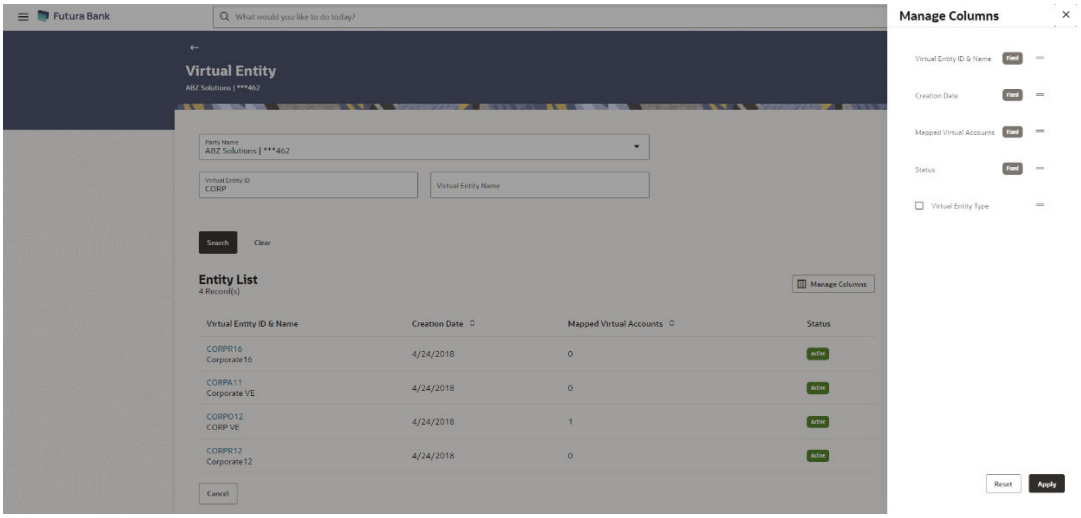
View Virtual Entity – Manage Columns overlay screen appears.

Figure 3-4 View Virtual Entity – Manage Columns



User can Perform any one of the following action:

- a. Click **Apply** to apply the modified columns preferences.
- b. Click **Reset** to reset the columns preferences.

6. Click the **Virtual Entity ID & Name** link to view the virtual entity details.

   The **Virtual Entity - View** screen appears.

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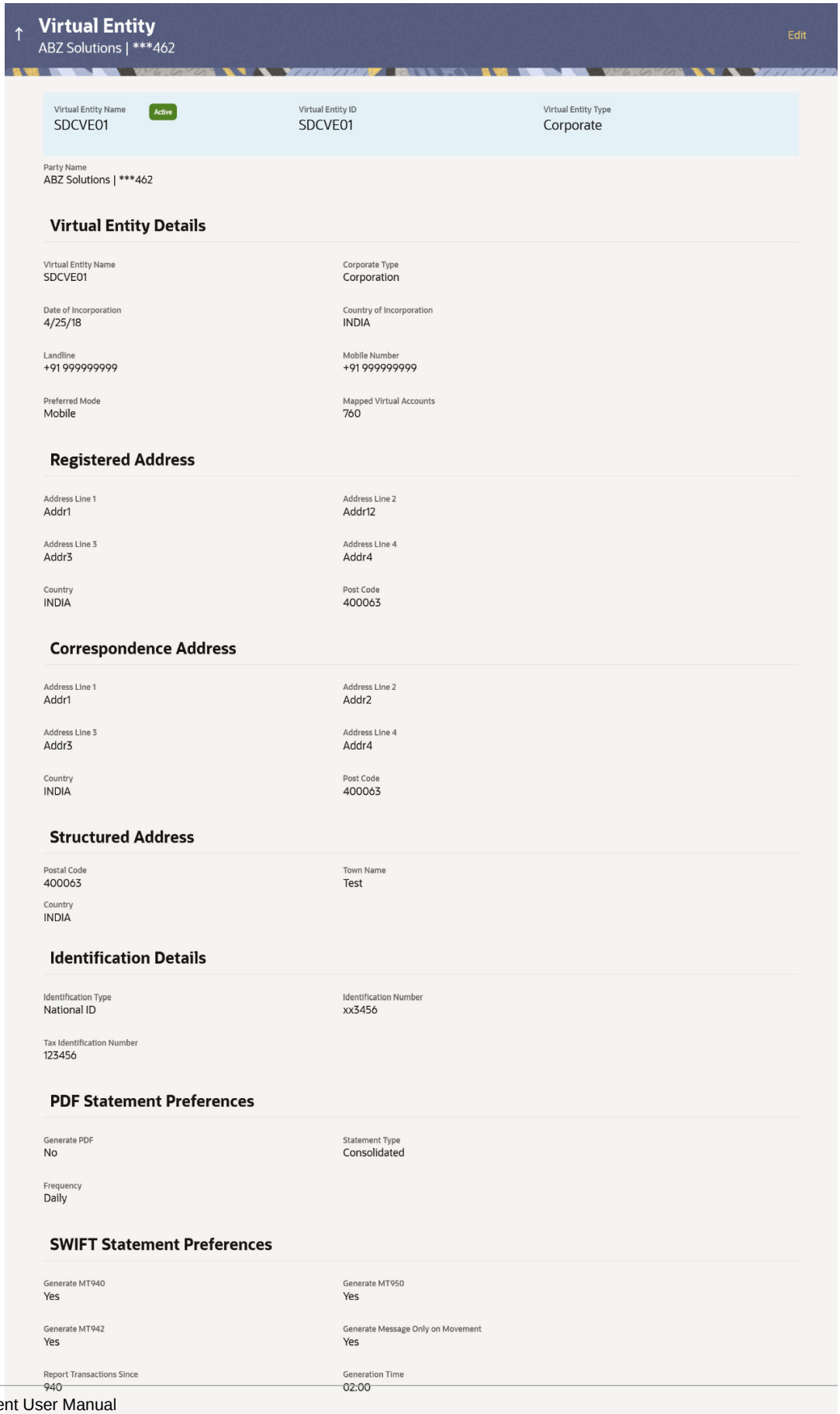
Figure 3-5 Virtual Entity - View



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For more information on fields, refer to the field description table.

Table 3-4 Virtual Entity - View

Field Name	Description
Party Name	Displays the party name and ID mapped to the selected Virtual Entity.
Virtual Entity Name	Displays the name of the virtual entity with the status.
Virtual Entity ID	Displays the unique ID assigned to each virtual entity.
Virtual Entity Type	Displays the type of the entity, whether the entity is Individual or Corporate.
Virtual Entity Name	Displays the name of the virtual entity corresponding to the entity ID.
This section appears if the you select **Virtual Entity Type** as **Corporate**.	
Corporate Type	Displays the corporate type. The options are: • Corporation • Co-operative • Partnership • Sole Proprietorship
Date of Incorporation	Displays the date of incorporation of the corporate.
Country of Incorporation	Displays the country name of the incorporation.
Landline	Displays the landline number of the corporate virtual entity holder. **Note:**This field will not appear if landline number is not given while creation.
Alternate Landline	Displays the alternate landline number of the corporate virtual entity holder. **Note:** This field will not appear if alternate landline number is not given while creation.
Mobile Number	Displays the mobile number of the virtual entity holder. **Note:** This field will not appear if mobile number is not given while creation.
Email ID	Displays the email address of the virtual entity holder. **Note:** This field will not appear if email id is not given while creation.
Preferred Mode	Displays the preferred mode of the virtual entity holder. The options are: • Mobile • Email
Mapped Virtual Accounts	Displays the count of all the child accounts mapped to the virtual entity.
Registered Address	
Address Line 1	Displays the correspondence address line 1 of the virtual entity holder.
Address Line 2	Displays the correspondence address line 2 of the virtual entity holder.
Address Line 3	Displays the correspondence address line 3 of the virtual entity holder.
Address Line 4	Displays the correspondence address line 4 of the virtual entity holder.
Country	Displays the country name of the virtual entity holder.
Post Code	Displays the post code of the virtual entity holder.
Correspondence Address	

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Table 3-4 (Cont.) Virtual Entity - View

Field Name	Description
Address Line 1	Displays the first line of mailing address of the corporate virtual entity holder.
Address Line 2	Displays the second line of mailing address of the corporate virtual entity holder.
Address Line 3	Displays the third line of mailing address of the corporate virtual entity holder.
Address Line 4	Displays the fourth line of mailing address of the corporate virtual entity holder.
Country	Displays the country name of the corporate virtual entity holder. This field is editable.
Post Code	Displays the post code of the corporate virtual entity holder. This field is editable.
Structured Address	
Department	Displays the department of the virtual entity holder.
Sub-Department	Displays the sub-department of the virtual entity holder.
Street Name	Displays the street name of the corporate virtual entity holder.
Building Number	Displays the building number of the virtual entity holder.
Building Name	Displays the building name of the virtual entity holder.
Floor	Displays the floor number of the corporate virtual entity holder.
Post Box	Displays the post box number of the virtual entity holder.
Room	Displays the room number of the corporate virtual entity holder.
Post Code	Displays the post code of the virtual entity holder.
Town Name	Displays the town name of the corporate virtual entity holder.
Town Location Name	Displays the town location name of the corporate virtual entity holder.
District Name	Displays the district name of the corporate virtual entity holder.
Country Subdivision	Displays the country subdivision of the corporate virtual entity holder.
Country	Displays the country name of the corporate virtual entity holder.
This section appears if the you select **Virtual Entity Type** as **Individual**.	
First Name	Displays the first name of the virtual entity holder.
Last Name	Displays the last name of the virtual entity holder.
Date of Birth	Displays the date of the birth of the virtual entity holder.
Gender	Displays the gender of the virtual entity holder.
Nationality	Displays the nationality of the virtual entity holder.
National ID	Displays the national ID of the virtual entity holder.
Home Phone	Displays the home phone number of the virtual entity holder.
Work Phone	Displays the work phone number of the virtual entity holder.
Mobile Number	Displays the mobile number of the virtual entity holder.
Email ID	Displays the email address of the virtual entity holder.
Preferred Mode	Displays the preferred mode of the virtual entity holder. The options are: • Mobile • Email
Mapped Virtual Accounts	Displays the count of all the child accounts mapped to the virtual entity.
Registered Address	

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Table 3-4 (Cont.) Virtual Entity - View

Field Name	Description
Address Line 1	Displays the correspondence address line 1 of the virtual entity holder.
Address Line 2	Displays the correspondence address line 2 of the virtual entity holder.
Address Line 3	Displays the correspondence address line 3 of the virtual entity holder.
Address Line 4	Displays the correspondence address line 4 of the virtual entity holder.
Country	Displays the country name of the virtual entity holder.
Post Code	Displays the post code of the virtual entity holder.
Structured Address	
Department	Displays the department of the virtual entity holder.
Sub-Department	Displays the sub-department of the virtual entity holder.
Street Name	Displays the street name of the corporate virtual entity holder.
Building Number	Displays the building number of the virtual entity holder.
Building Name	Displays the building name of the virtual entity holder.
Floor	Displays the floor number of the corporate virtual entity holder.
Post Box	Displays the post box number of the virtual entity holder.
Room	Displays the room number of the corporate virtual entity holder.
Post Code	Displays the post code of the virtual entity holder.
Town Name	Displays the town name of the corporate virtual entity holder.
Town Location Name	Displays the town location name of the corporate virtual entity holder.
District Name	Displays the district name of the corporate virtual entity holder.
Country Subdivision	Displays the country subdivision of the corporate virtual entity holder.
Country	Displays the country name of the corporate virtual entity holder.
Identification Details	
Identification Type	Displays the identification type of the virtual entity holder.
Identification Number	Displays the identification number corresponding to the identification type.
Tax Identification Number	Displays the tax identification number of the virtual entity holder.
PDF Statement Preferences	
Generate PDF	Displays the generate PDF if enabled.
Consolidated	Displays the consolidated statement of all the Virtual Accounts mapped to the Virtual Entity.
Account Level	Displays the account level Statement of each Virtual account mapped to the Virtual Entity.
Frequency	Displays the frequency of the statement.

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Table 3-4 (Cont.) Virtual Entity - View

Field Name	Description
Due On	Displays the due day/date/month/quarter/year required for the Virtual Account statement. The available options based on the frequency selected are: • **Daily** - This field is not applicable and will not appear for Daily frequency. • **Weekly** - Displays the day when the account statement needs to be generated for the week. • **Monthly** - Displays the day of the month when the account statement needs to be generated for the month. **Example:** If **Due On** is selected as "31" and the current month has only 28 days, 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** - Displays 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** - Displays 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.
MT Statement Preferences	
Generate MT940	Displays the preference to download the statement in MT940 format.
Generate MT950	Displays the preference to download the statement in MT950 format.
Generate MT942	Displays the preference to download the statement in MT942 format.
Generate Message Only on Movement	Displays the generate message only on movement.
Report Transactions Since	Displays the since when the statement to be generated.
Generation Time	Displays the time when the statement is needed.
Display IBAN	Displays the preference for IBAN which will be applicable for the all the Virtual Accounts linked under this entity.
ISO Statement Preferences	
Generate CAMT.053	Displays the preference to download the statement in CAMT.053 format.
Generate CAMT.052	Displays the preference to download the statement in CAMT.052 format.
Generate Message Only on Movement	Displays the preference for generating message only on movement.
Report Transactions Since	Displays the report transactions.
Generation Time	Displays the time when the statement is needed.

7. User can perform any one of the following action
   - Click **Edit** to modify and update the virtual entity.
   - Click **Close** to close the virtual entity.
   - Click **Back** to navigate back to previous screen.

3.3 Edit Virtual Entity

To edit virtual entity:

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1. Navigate to the **View Virtual Entity** screen.
2. In the **Party Name** field, select the party name and ID from the dropdown list.
3. In the **Virtual Entity ID** field, enter the unique ID of the virtual entity whose details you want to edit. User can also Perform the following action:
   - In the **Virtual Entity Name** field, enter the name of the virtual entity whose details you want to edit.
   - Click the desired record under the **Virtual Entity ID & Name** column.The record details appears.
4. User can perform any one of the following action:
   - Click **Search** to view virtual entities.
   - Click **Clear** to reset the entered data.
   - Click **Cancel** to cancel the Parent Account selection.
5. Click the **Virtual Entity ID & Name** link.

   The **Virtual Entity - View** screen appears.
6. Click **Edit**.

   The **Edit Virtual Entity - Virtual Entity Information** screen appears.

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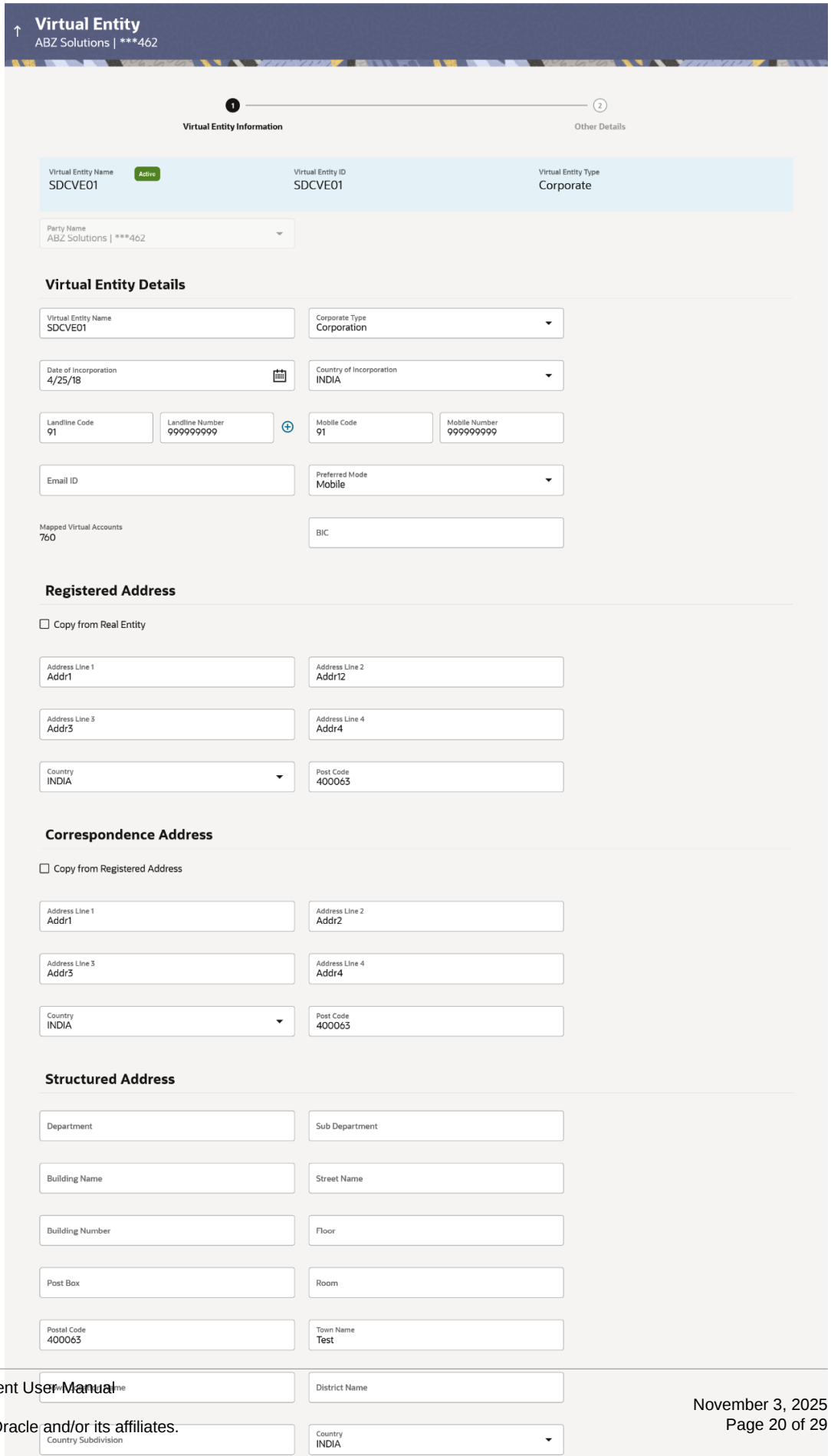
Figure 3-6 Edit Virtual Entity - Virtual Entity Information



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For more information on fields, refer to the field description table.

Table 3-5 Edit Virtual Entity - Virtual Entity Information

Field Name	Description
Virtual Entity Name	Displays the name of the virtual entity corresponding to the entity ID.
Virtual Entity ID	Displays the unique ID assigned to each virtual entity.
Virtual Entity Type	Displays the type of the entity, whether the entity is Individual or Corporate.
Virtual Entity Details	
Virtual Entity Name	Specify the name of the virtual entity corresponding to the entity ID.
This section appears if you select the **Virtual Entity Type** as **Corporate**.	
Corporate Type	Select the corporate type from the drop-down list. The options are: • Corporation • Co-operative • Partnership • Sole Proprietorship
Date of Incorporation	Select the date of incorporation of the corporate.
Country of Incorporation	Select the country name of the incorporation.
Landline	Specify the landline number of the corporate virtual entity holder.
Mobile Number	Specify the mobile number of the corporate virtual entity holder.
Email ID	Specify the email address of the corporate virtual entity holder.
Preferred Mode	Select the preferred mode of the corporate virtual entity holder. The options are: • Mobile • Email
Mapped Virtual Accounts	Displays the count of all the child accounts mapped to the virtual entity.
Registered Address These fields are blank and by selecting the **Copy from Real Entity** function the fields get auto populated from real entity in editable format. The user can clear the fields by de-selecting the **Copy from Real Entity** check box.	
Address Line 1	Specify the first line of correspondence address of the corporate virtual entity holder.
Address Line 2	Specify the second line of correspondence address of the corporate virtual entity holder.
Country	Select the country name of the corporate virtual entity holder.
Post Code	Specify the post code of the corporate virtual entity holder.
Correspondence Address These fields are blank and by selecting the **Copy from Registered Address** function the fields of correspondence address get auto-populated from registered address in editable format. The user can clear the fields by de-selecting the **Copy from Registered Address** check box.	
Address Line 1	Specify the first line of mailing address of the corporate virtual entity holder.
Address Line 2	Specify the second line of mailing address of the corporate virtual entity holder.
Country	Select the country name of the corporate virtual entity holder.
Post Code	Specify the post code of the corporate virtual entity holder.
Structured Address	

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Table 3-5 (Cont.) Edit Virtual Entity - Virtual Entity Information

Field Name	Description
Department	Specify the department of the virtual entity holder.
Sub-Department	Specify the sub-department of the virtual entity holder.
Street Name	Specify the street name of the corporate virtual entity holder.
Building Number	Specify the building number of the virtual entity holder.
Building Name	Specify the building name of the virtual entity holder.
Floor	Specify the floor number of the corporate virtual entity holder.
Post Box	Specify the post box number of the virtual entity holder.
Room	Specify the room number of the corporate virtual entity holder.
Post Code	Specify the post code of the virtual entity holder.
Town Name	Specify the town name of the corporate virtual entity holder.
Town Location Name	Specify the town location name of the corporate virtual entity holder.
District Name	Specify the district name of the corporate virtual entity holder.
Country Subdivision	Specify the country subdivision of the corporate virtual entity holder.
Country	Select the country name of the corporate virtual entity holder.
This section appears if you select the **Virtual Entity Type** as **Individual**.	
First Name	Specify the first name of the virtual entity holder.
Last Name	Specify the last name of the virtual entity holder.
Date of Birth	Select the date of the birth of the virtual entity holder.
Gender	Select the gender of the virtual entity holder. The options are: • Male • Female • Other • Prefer Not to Disclose
Nationality	Specify the nationality of the virtual entity holder.
National ID	Specify the national ID of the virtual entity holder.
Home Phone	Specify the home phone number of the virtual entity holder.
Work Phone	Specify the work phone number of the virtual entity holder.
Mobile Number	Specify the mobile number of the virtual entity holder.
Email ID	Specify the email address of the virtual entity holder.
Preferred Mode	Select the preferred mode of the virtual entity holder. The options are: • Mobile • Email
Registered Address These fields are blank and by selecting the **Copy from Real Entity** function the fields get auto populated from real entity in editable format. The user can clear the fields by de-selecting the **Copy from Real Entity** check box.	
Address Line 1	Specify the first line of correspondence address of the corporate virtual entity holder.
Address Line 2	Specify the second line of mailing address of the virtual entity holder.
Country	Select the country name of the virtual entity holder.
Post Code	Specify the post code of the virtual entity holder.
Structured Address	
Department	Specify the department of the virtual entity holder.
Sub-Department	Specify the sub-department of the virtual entity holder.

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Table 3-5 (Cont.) Edit Virtual Entity - Virtual Entity Information

Field Name	Description
Street Name	Specify the street name of the corporate virtual entity holder.
Building Number	Specify the building number of the virtual entity holder.
Building Name	Specify the building name of the virtual entity holder.
Floor	Specify the floor number of the corporate virtual entity holder.
Post Box	Specify the post box number of the virtual entity holder.
Room	Specify the room number of the corporate virtual entity holder.
Post Code	Specify the post code of the virtual entity holder.
Town Name	Specify the town name of the corporate virtual entity holder.
Town Location Name	Specify the town location name of the corporate virtual entity holder.
District Name	Specify the district name of the corporate virtual entity holder.
Country Subdivision	Specify the country subdivision of the corporate virtual entity holder.
Country	Select the country name of the corporate virtual entity holder.

7. User Can perform any one of the following action:
   - Click **Next** to navigate to the **Other Details** section.
   - Click **Cancel** to cancel the transaction.

   The **Edit Virtual Entity - Other Details** screen appears.

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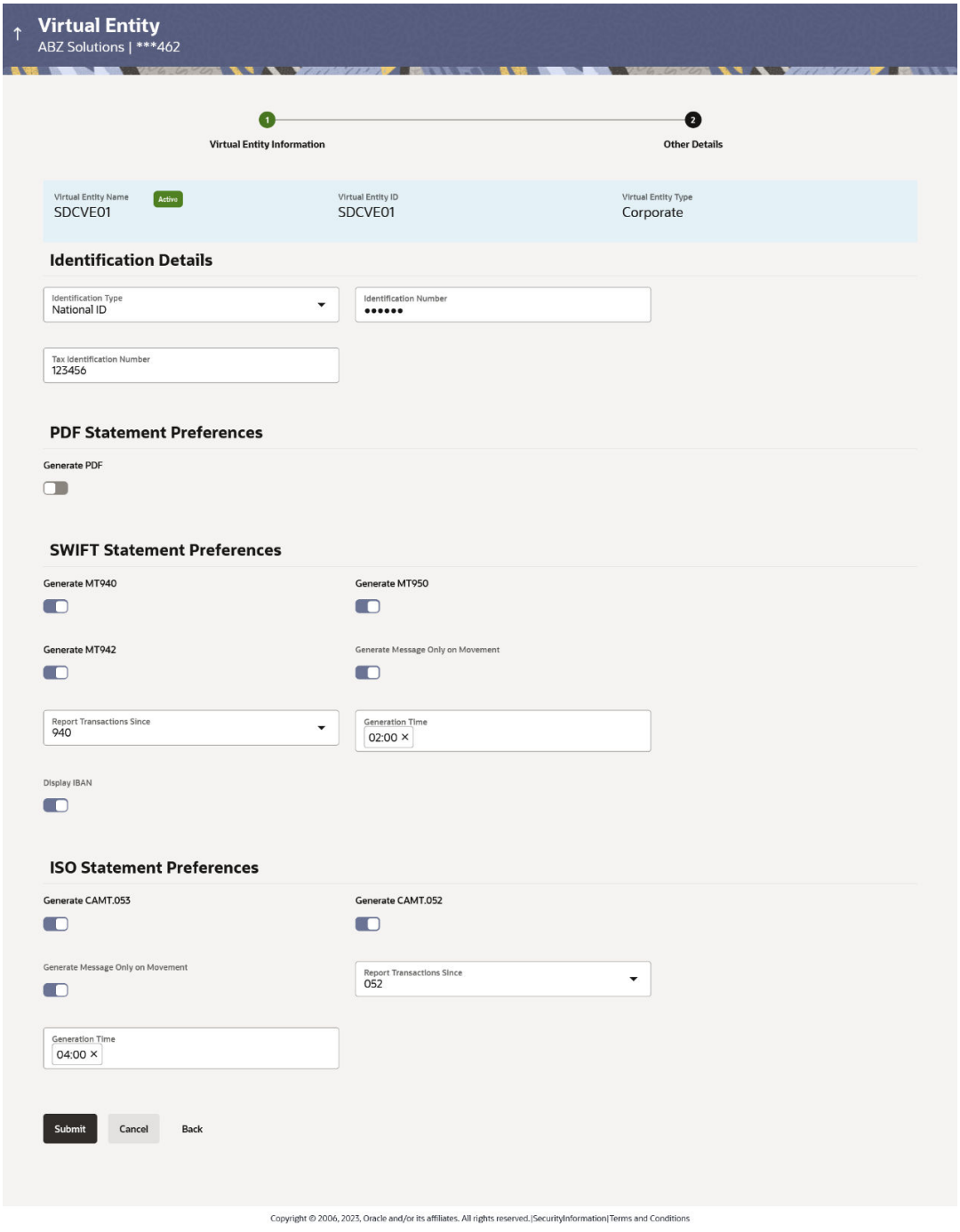
Figure 3-7 Edit Virtual Entity - other details



For more information on fields, refer to the field description table.

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Table 3-6 Edit Virtual Entity - Other Details

Fields	Description
Identification details	**Information specified fields are related to Identification details**
Identification Type	Select the identification type of the virtual entity holder.
Identification Number	Specify the identification number corresponding to the identification type.
Tax Identification Number	Specify the tax identification number of the virtual entity holder.
PDF Statement Preferences	
Generate PDF	Click the **Generate PDF** toggle if you want preference for statement download in PDF format. Below section is enabled if you click **Generate PDF** toggle.
Consolidated	Select the consolidated statement of all the Virtual Accounts mapped to the Virtual Entity.
Account Level	Select the account level Statement of each Virtual account mapped to the Virtual Entity.
Frequency	Select the frequency of the statement.
Due On	Select the Due day/date/month/quarter/year required for the Virtual Account statement.
MT Statement Preferences	
Generate MT940	Click the toggle to set up your preference to download the statement in MT940 format.
Generate MT950	Click the toggle to set up your preference to download the statement in MT950 format.
Generate MT942	Click the toggle to set up your preference to download the statement in MT942 format.
Generate Message Only on Movement	Click the toggle to generate message only on movement. This field is enabled if you click the **Generate MT942** toggle.
Report Transactions Since	Select since when you want the statement to be generated. This field is enabled if you click the **Generate MT942** toggle.
Generation Time	Select the time when the statement is needed. This field is enabled if you click the **Generate MT942** toggle.
Display IBAN	Click the toggle to set up the preference for IBAN which will be applicable for the all the Virtual Accounts linked under this entity.
ISO Statement Preferences	
Generate CAMT.053	Click the toggle to set up your preference to download the statement in CAMT.053 format.
Generate CAMT.052	Click the toggle to set up your preference to download the statement in CAMT.052 format.
Generate Message Only on Movement	Click the toggle to generate message only if there is any transaction posted. This field is enabled if you click the **Generate CAMT.052** toggle.
Report Transactions Since	Select since when you want the statement to be generated. This field is enabled if you click the **Generate CAMT.052** toggle.
Generation Time	Select the time when the statement is needed. This field is enabled if you click the **Generate CAMT.052** toggle.

8. Click **Submit**.

   User can also perform any one of the following action:

   - Click**Cancel** to cancel the transaction.

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

9. The **Review** screen appears. Verify the details and click **Confirm**.

   User can also perform any one of the following action:

   - Click**Cancel** to cancel the transaction.
   - Click**Back** to navigate to the previous screen. The user is directed to **Other Details** screen with values in editable form.

10. The success message of **Virtual Entity** update appears along with the reference number.

    User can also perform any one of the following action:

    - Click **Go To Dashboard** to navigate to the dashboard.
    - Click **Go To Overview** to navigate to the Virtual Account management dashboard.
    - Click **Create Virtual Entities** to create more virtual entities.
    - Click **Create Virtual Accounts** to create Virtual Accounts.

3.4 Close Virtual Entity

1. Perform any one of the following navigation to access View Virtual Entity Screen.

   - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Virtual Entity**. Under **Virtual Entity**, click **View Entity**
   - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Overview**, and then click **Entity Summary**. Under **Entity Summary**, click **View Entity**

2. In the **Virtual Entity ID** field, enter the unique ID of the virtual entity whose details you want to edit. User can also Perform any one of the following action:

   - In the **Virtual Entity Name** field, enter the name of the virtual entity whose details you want to edit.
   - Click the desired record under the **Virtual Entity ID & Name** column.The record details appears.

3. User can perform any one of the following action:

   - Click **Search** to view virtual entities.
   - Click **Clear** to reset the entered data.
   - Click **Cancel** to cancel the Parent Account selection.

4. Click the **Virtual Entity ID & Name** link.

   The **Virtual Entity - View** screen appears.

5. Click **Close** to close the virtual entity.

   The message appears prompting for record closing.

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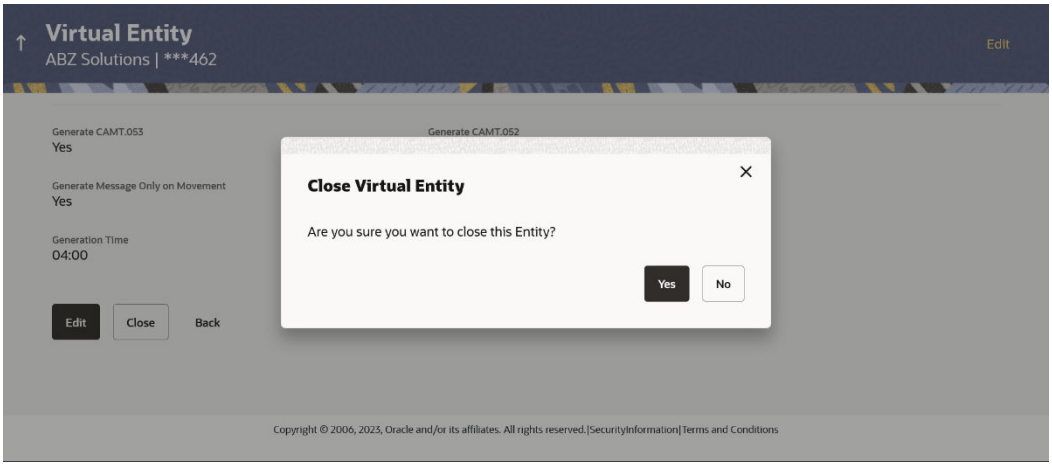
Figure 3-8 Close Virtual Entity



> **Note**
>
> You can close an entity, only if all the Virtual Accounts are closed.

6. User can Perform any one of the following action:
   - Click **Yes** to close the virtual entity. The success message of Virtual Entity deletion appears along with the reference number.
   - Click **No** if you do not wish to close the **Virtual Entity**.
7. Click **Go to Dashboard** to navigate to the dashboard screen.

3.5 Inter- Entity Position

User can view the positions between the two entities of the associated parties for a day or for a given period.

To Inter entity Position:

1. From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Virtual Entity**. Under **Virtual Entity**, click **Inter Entity Position**.
2. In the **Party Name** field, select the party name and ID from the drop-down list.
3. In the **From Virtual Entity** field, select the virtual entity from the drop-down list from which the inter-entity position details have to be fetched.
4. In the **To Virtual Entity** field, select the virtual entity from the drop-down list to which the inter-entity position details have to be fetched.
5. From the **Date Range** list, select the **From** and **To** date from the calendar.

   This field is enabled only when the user selects the **Select Date Range** check box.
6. User can perform any one of the following action:
   - Click **Search** to view virtual entities.
   - Click **Clear** to reset the entered data.

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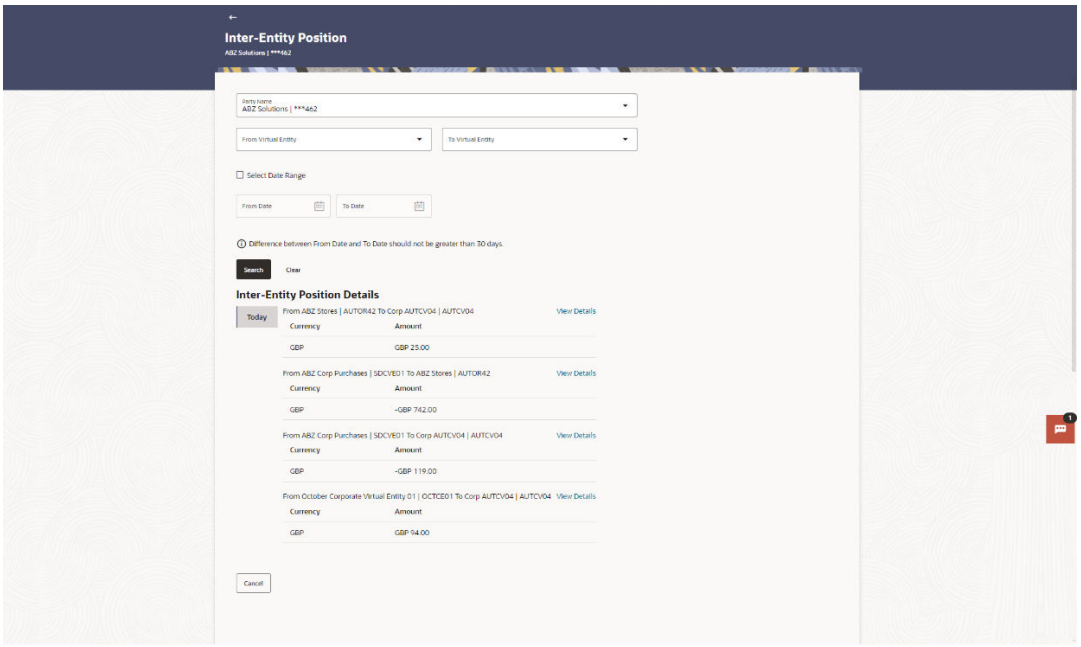
> **Note**
>
> By default, the Inter-Entity Position data for today will appear for the different virtual entities.

The **Inter-Entity Position - Today** screen appears.

Figure 3-9 Inter-Entity Position - Today



For more information on fields, refer to the field description table.

Figure 3-10 Inter-Entity Position – With Selected Date Range

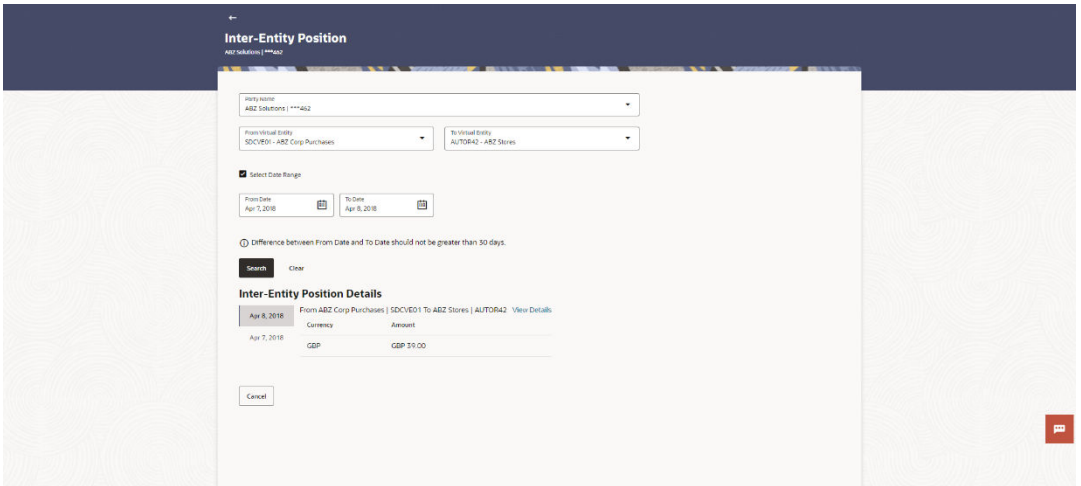


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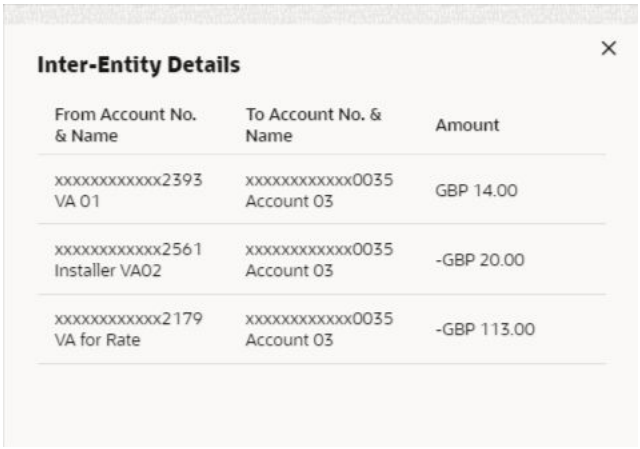
Table 3-7 Inter-Entity Position

Field Name	Description
From Virtual Entity	Displays the entity from which the inter-entity positions are fetched.
To Virtual Entity	Displays the entity to which the inter-entity positions are fetched.
Currency	Displays the currency of the position.
Amount	Displays the amount of the inter-entity position.

7. Click View Details to view the inter-entity details.

   The **View Details** screen appears

Figure 3-11 View Details



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4

Virtual Account

Virtual accounts are notional accounts, which represents real accounts, and they are linked either to a real account directly or linked via Virtual Accounts structure. These accounts are series of dummy accounts used to make and receive payments on behalf of one physical account. Virtual accounts also offer corporates the ability to reconcile payments in real time.

Features Supported In the Application

The virtual account module of the OBDX application supports the following features:

- Create Virtual Account
- View Virtual Account
- Edit Virtual Account
- Close Virtual Account
- Reopen Virtual Account
- Create Virtual Account
- View Virtual Account
- Edit Virtual Account
- Close Virtual Account
- Track Virtual Account Closure
- Reopen Virtual Account

4.1 Create Virtual Account

1. Perform any one of the following navigation to access the screen.
   - From the **Dashboard**, click **Toggle menu**, click **Virtual Account Management**, then click **Virtual Account**. Under **Virtual Account**, click **Create Virtual Account**.
   - From the **Dashboard**, click **Toggle menu**, click **Virtual Account Management**, then click **Overview**, and then click **Virtual Entity Summary**. Under **Virtual Entity Summary**, click **Create Virtual Account**.

   The **Create Virtual Account** screen appears.

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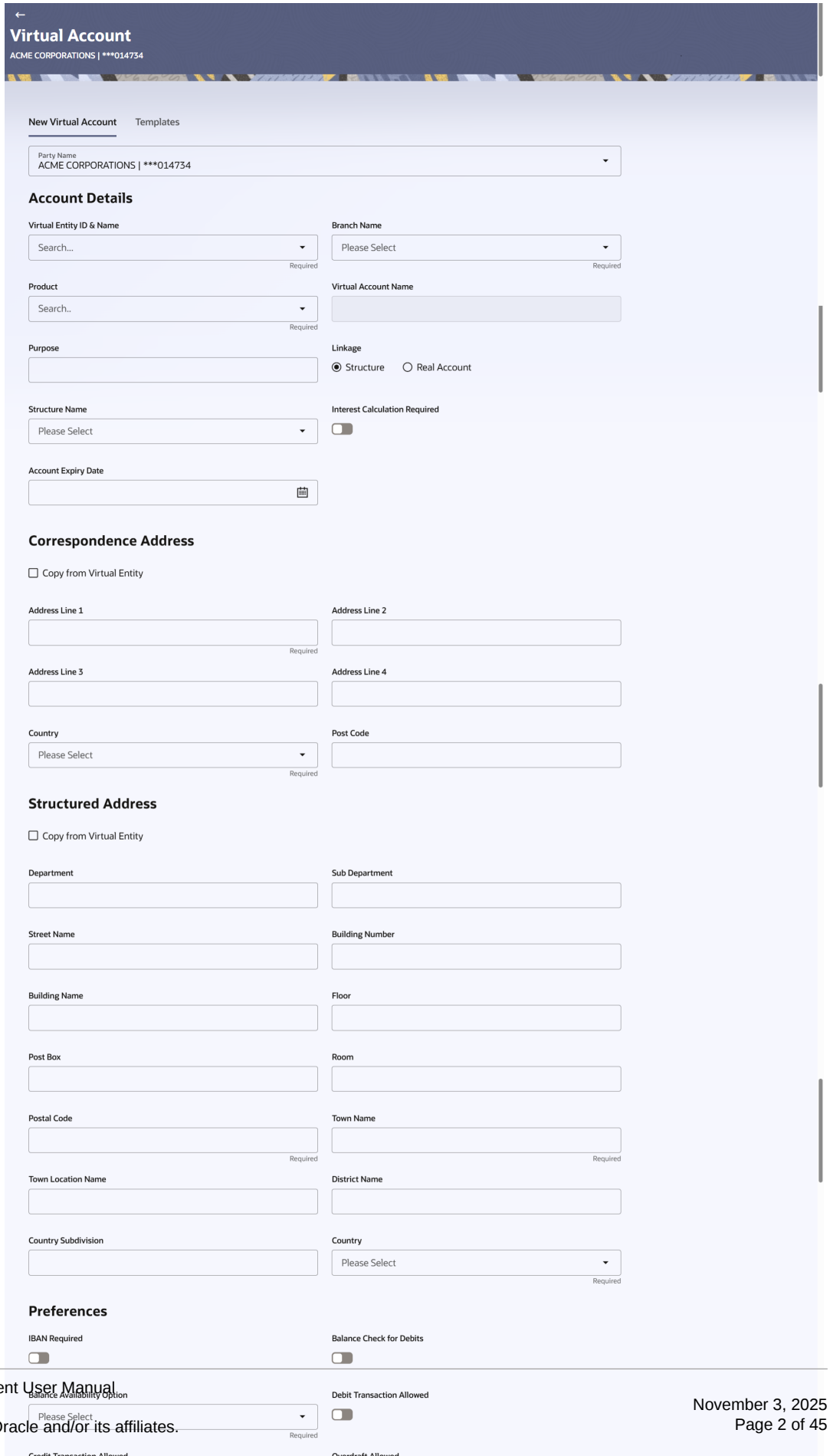
Figure 4-1 Create Virtual Account



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For more information on fields, refer to the field description table.

> **Note**
>
> The fields marked as **Required** are mandatory.

Table 4-1 Create a Virtual Account - Field Description

Field	Description
Party Name	Select the party name and ID from the drop-down list in which the Virtual Account must be created. By default, the primary party of the logged-in user is selected.
Account details	Information specified in below fields are related to Virtual account details
Virtual Entity ID & Name	Select the virtual entity ID and name under which the Virtual Accounts are created.
Branch Name	Select the Branch Name where Virtual Account is to be created. **Note** The user can view the branch names for which he has access to.
Product	Select the Virtual Account Product
Virtual Account Name	Specify the name of the Virtual Account holder. **Note** Based on the product selection, if the Virtual account name change is permitted at product level, then Virtual Account name will be defaulted from Virtual Entity name and the user will be allowed to change the description as per his choice during the flow. If the Virtual account name change is not permitted at product level, then Virtual Account name will be defaulted from Virtual Entity Name (Read Only) and user will not be allowed to change the Virtual Account name and the field will remain non editable.
Purpose	Specify the purpose of the creating a Virtual Account.
Currency	Select the currency for Virtual Account.
Linkage	Select the linkage type. The options are: • **Structure** • **Real Account**
Structure Name	Select the structure name to which the Virtual Account has to be added. This field is displayed if **Structure** is selected as **Linkage** preference.

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Table 4-1 (Cont.) Create a Virtual Account - Field Description

Field	Description
Parent Account Number	Select the Parent account number to which the Virtual Account has to be linked. This field is displayed if **Structure** is selected as **Linkage** preference.
Search Parent Account	This section displays the fields related to **Search Parent Account**.
Structure Code	Displays the structure code.
Structure Name	Displays the name of the structure
Virtual Account Number	Specify the Virtual account number
Search Result	This section displays the search results. **Note:**User can view only the configured number of Virtual Account Number in the search results. If the search result count exceeds the configured count, an error message appears to refine the search criteria.
Virtual Account No. & Name	Displays the Virtual Account number and name.
Branch Name	Displays the branch of the account.
Real Account Number	Select the Real account number to which the Virtual Account has to be linked. This field is displayed if **Structure** is selected as **Linkage** preference.
Interest Calculation Required	Move the Slider to display the applicable Interest Rates for the selected Virtual Account. **Note** Interest Calculation Required gets automatically enabled, if it is supported for the selected product. It can be disabled if the user does not require it. If the Interest Calculation is not supported for the selected product and it will be in disabled mode, then the user cannot change it.
Interest Rates	Interest rates link is displayed for only those products where the interest calculation required is supported and toggle is enabled. If the user has not selected the Product, Branch & Currency fields, the appropriate error message will appear.

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Table 4-1 (Cont.) Create a Virtual Account - Field Description

Field	Description
Interest Rates Overlay On selection of Virtual Account product, the application displays the interest rates maintained for the product. **Note** The **Interest Rates** pop-up screen appears only if the user selects Product, Currency, and Branch Name. **Figure 4-2 Interest Rates** **Interest Rates** Interest Product / Element Description / Effective Date / Currency / Value / Rate Code ICP1 / Rate 1 - Rate / 4/24/18 / GBP / 12.998% / ICP1 / Rate 2 - Rate Code As Rate / 4/24/18 / GBP / -2.326% / RATE_CR ICP1 / Rate 3 -Amount / 4/24/18 / GBP / 10,000,000.001 / ICP1 / Rate 4 - Number / 4/24/18 / GBP / 99,999.991 / These are the prevailing rates for this Virtual Account and can be changed through Interest Maintenance Transaction. For more information on fields, refer to the field description table.	
Interest Product	Displays the name of the interest product for which the interest rates are maintained.
Rate Description	Displays the description of the interest rate.
Effective Date	Displays the date from which the interest rate is effective.
Currency	Displays the name of the currency name under which the Virtual Account is to be opened.
Rate	Displays the interest rate maintained for the product.
Rate Code	Displays the rate code maintained for the product.
Account Expiry date	Select the future date to set Expiry date for the virtual account. **Note:** If no date is set, it will indicate that there will be no Expiry date for the Virtual Account in context.
Correspondence Address These fields are blank and by selecting the **Copy from Virtual Entity** function the fields get auto populated from Virtual entity address in editable format. The user can clear the fields by de-selecting the **Copy from Virtual Entity** check box.	
Address Line 1	Specify the first line of correspondence address of the corporate Virtual Account holder.

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Table 4-1 (Cont.) Create a Virtual Account - Field Description

Field	Description
Address Line 2	Specify the second line of mailing address of the Virtual Account holder.
Country	Select the country name of the Virtual Account holder.
Post Code	Specify the post code of the Virtual Account holder.
Structured Address	These fields are blank and by selecting the **Copy from Virtual Entity** function the fields of structured address get auto populated from Virtual entity address in editable format. The user can clear the fields by de-selecting the **Copy from Virtual Entity** check box.
Department	Specify the department of the Virtual Account holder.
Sub-Department	Specify the sub-department of the Virtual Account holder.
Street Name	Specify the street name of the corporate Virtual Account holder.
Building Number	Specify the building number of the Virtual Account holder.
Building Name	Specify the building name of the Virtual Account holder.
Floor	Specify the floor number of the corporate Virtual Account holder.
Post Box	Specify the post box number of the Virtual Account holder.
Room	Specify the room number of the corporate Virtual Account holder.
Post Code	Specify the post code of the Virtual Account holder.
Town Name	Specify the town name of the corporate Virtual Account holder.
Town Location Name	Specify the town location name of the corporate Virtual Account holder.
District Name	Specify the district name of the corporate Virtual Account holder.
Country Subdivision	Specify the country subdivision of the corporate Virtual Account holder.
Country	Select the country name of the corporate Virtual Account holder.
Preferences	This section displays the Preferences related fields. **Note**: Preferences will be defaulted as per product selected by the user. If preferences are defaulted as **No**, same cannot be changed later.
IBAN Required	Move the slider to avail IBAN. **Note** If the IBAN required is selected as **No** during Virtual Account creation, the same cannot be modified later.
Balance Check For Debits	Move the slider to avail balance check while debiting the account.
Balance Availability Option	Select the balance availability preference in the Virtual Account. The options are: • Own + Child • Total Pool • Own + Child + Fixed Amount from Pool
Fixed Amount In Pool Currency	Specify the fixed amount to be used from the pool. This field is displayed if you select **Fixed Amount In Pool Balance** option from the **Balance Availability Option** list.
Debit Transaction Allowed	Move the Slider to avail debit transaction preference on the Virtual Account.

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Table 4-1 (Cont.) Create a Virtual Account - Field Description

Field	Description
Credit Transaction Allowed	Move the Slider to avail credit transaction preference on the Virtual Account.
Overdraft Allowed	Move the Slider to avail overdraft preference on the Virtual Account.
Overdraft Amount	Specify the fixed amount as overdraft on the Virtual Account. This field is displayed if you select **Overdraft Allowed** preference.
Available in Liquidity Management	Move the slider to avail the Virtual Account to create Liquidity Management structure

2. Click either of following action to create One or multiple Virtual Account creation
   - **Single Virtual Account Creation**
   - **Bulk File Upload**
3. In the **Party Name** field, select the party name and ID from the drop-down list.
4. In the **Virtual Entity ID & Name** field, enter the virtual Entity ID or Name, and click **Search** icon.
5. From the **Branch Name** list, select the branch where Virtual Account is to be opened.
6. From the **Product** list, select the Virtual Account product.
7. In the **Virtual Account Name** field, values will get defaulted as per selected Virtual Entity Name. Defaulted Virtual Account Name is allowed to be updated only if name change is allowed for the selected product.
8. In the **Purpose** field, enter the purpose of account opening.
9. From the **Currency** list, select the Virtual Account currency.
10. In the **Linkage** type, select the linkage type as Structure or Real Account.
11. If you select **Structure** option, select the structure name and parent account number from the respective list.
12. In the **Parent Account** field, click **Search** icon to search the parent account number.

    The **Search Parent Account** overlay appears.

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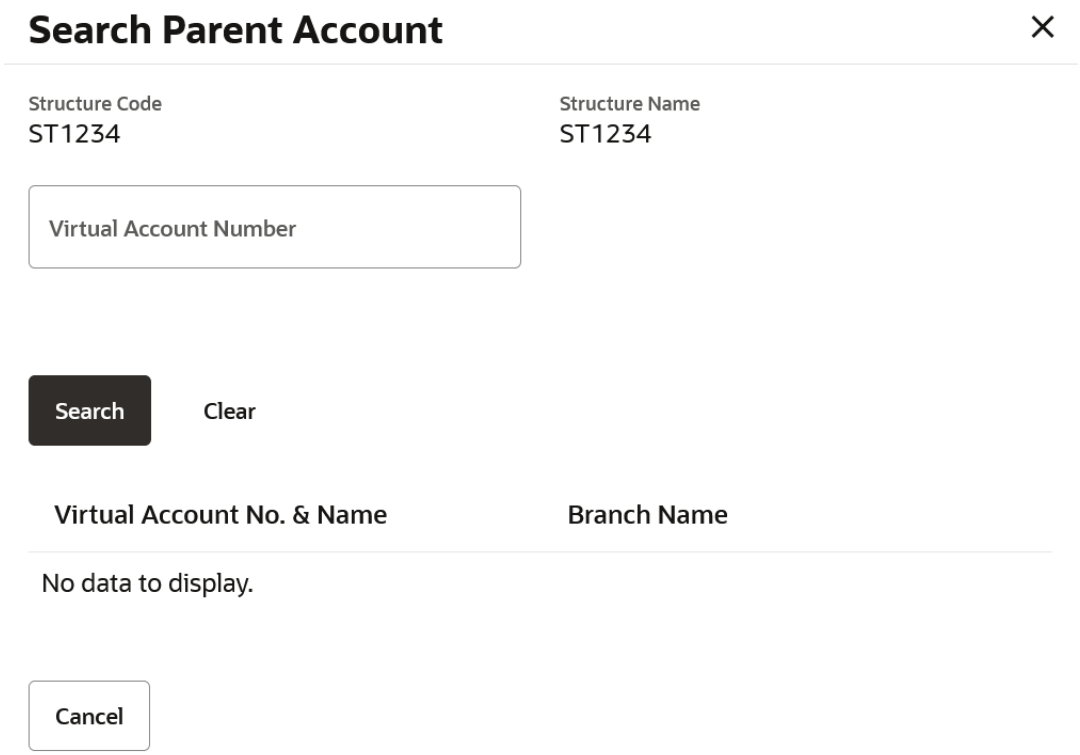
Figure 4-3 Search Parent Account



13. In the Search Parent Account overlay screen, select the required filter criteria in the respective fields.
14. User can perform any one of the following action:
    - Click **Search** to search the parent account based on search criteria.
    - Click **Clear** to reset the entered data.
    - Click **Cancel** to cancel the Parent Account selection.
15. Search and select the parent account number from the list.
16. If you select **Real Account** option, select the real account number and name from the **Real Account Number** list.
17. Move the **Interest Calculation Required** to calculate interest on the Virtual Account.

> **Note**
>
> The application displays the Interest Rates link for the product where the interest rates are maintained. Click on the link to view the details of interest rates maintained for the selected Virtual Account product.

18. In the **Account Expiry Date** field, Select the future date to set the expiry for Virtual account.

    Note: The application displays the Interest Rates link for the product where the interest rates are maintained. Click on the link to view the details of interest rates maintained for the selected Virtual Account product.

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19. To keep **Correspondence Address** as Virtual Entity address, select the **Copy from Virtual Entity** check box.
20. If the **Correspondence Address** is not same as entity address:
    a. In the **Address Line 1** field, enter the first line of the correspondence address.
    b. In the **Address Line 2** field, enter the second line of the correspondence address.
    c. In the **Address Line 3** field, enter the third line of the correspondence address.
    d. In the **Address Line 2** field, enter the fourth line of the correspondence address.
    e. From the **Country** list, select the country.
    f. In the **Post Code** field, enter the postal code.
21. User can perform any one of the following actions:
    - To keep **Structured Address** same as Virtual Entity address, select the **Copy from Virtual Entity** check box.
    - Enter the required information in **Structured Address** fields.
22. Move the **IBAN Required** slider to avail the IBAN.
23. Move the **Balance Check for Debits** slider to check the account balance while debiting the account.
24. Select the appropriate option from the **Balance Availability Option** list.
    - If you select **Fixed Amount In Pool** option from the **Balance Availability Option** list, enter the amount in the **Fixed Amount In Pool** field.
25. Move the **Debit Transaction Allowed** slider to debit the Virtual Account.
26. Move the **Credit Transaction Allowed** slider to credit the Virtual Account.
27. Move the **Overdraft Allowed slider** to avail the overdraft facility on the Virtual Account.
    - If you select **Overdraft Allowed** option, enter the fixed overdraft amount in the **Overdraft Amount** field.
28. Move the **Available in Liquidity Management** slider to enable the Virtual Account for creating Liquidity Management structure.
29. Click **Submit**.

    User can also perform any one of the following action:
    - Click **Cancel** to cancel the transaction.
    - Click **Back** to navigate to the previous screen.
30. The **Review** screen appears. Verify the details and click **Confirm**.

    User can also perform any one of the following action:
    - Click **Cancel**to cancel the transaction.
    - Click **Back**to navigate to the previous screen.
31. The success message of **Virtual Account** creation appears along with the reference number and status of the transaction.

    User can also perform any one of the following action:
    - Click **Save As Template** to save the account details with the template name.
    - Click **Go To Dashboard** to navigate to the dashboard.

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- Click **Go To Overview** to navigate to the Virtual Account management dashboard.
- Click **Create More Accounts** to create Virtual Accounts.
- Click **Create Structure** to create structure.

To create Virtual Account using Templates:

1. In the **Party Name** field, select the party name and ID from the drop-down list.
2. In the **Create Virtual Account** screen, click **Templates** tab. Create Virtual Account - Templates

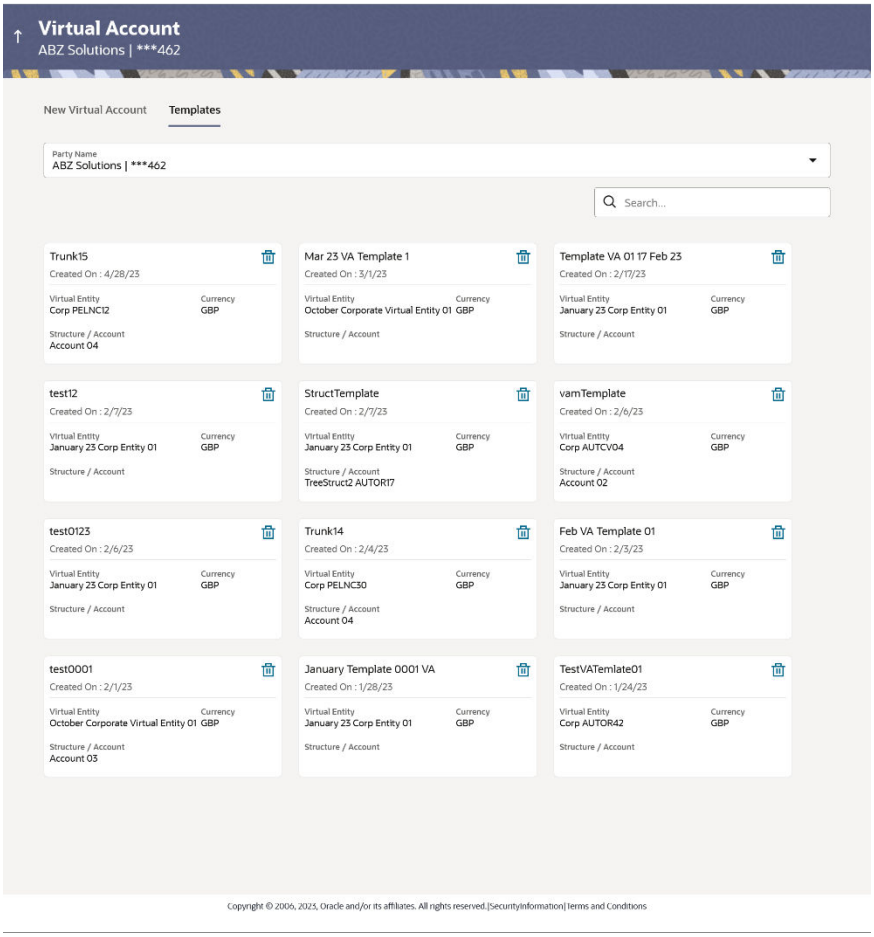

Table 4-2 Create a Virtual Account - Field Description

Field	Description
Party Name	Select the party name and ID from the drop-down list in which the Virtual Account must be created. By default, the primary party of the logged-in user is selected.
Template Name	Displays the name of the template
Created on	Displays the date when the template is created
Virtual Entity	Displays the Virtual Entity to which the Virtual Account is linked.
Currency	Displays the currency of the Virtual Account.

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3. In the Search field, specify and search the required template name.
4. From the Templates list, select the required template.

   The Create Virtual Account screen is displayed with the details pre-populated.
5. Modify the Virtual Account details, if required.

   Note:
   Virtual Account Name gets defaulted from Virtual Entity Name.

   Based on the product selection, if the Virtual account name change is permitted at product level, then the user will be allowed to change the description as per his choice during the flow.

   If the Virtual account name change is not permitted at product level, then the user will not be allowed to change the Virtual Account name and the field will remain non editable.
6. User can also perform any one of the following action:
   - Click **Submit**.
   - Click **Cancel** to cancel the transaction.
   - Click **Back**to navigate to the previous screen.
7. The **Review** screen appears. Verify the details and click **Confirm**.

   User can also perform any one of the following action:
   - Click **Cancel**to cancel the transaction.
   - Click **Back**to navigate to the previous screen.
8. The success message of **Virtual Account** creation appears along with the reference number and status of the transaction.

   User can also perform any one of the following action:
   - Click **Save As Template** to save the account details with the template name.
   - Click **Go To Dashboard** to navigate to the dashboard.
   - Click **Go To Overview** to navigate to the Virtual Account management dashboard.
   - Click **Create More Accounts** to create Virtual Accounts.
   - Click **Create Structure** to create structure.
9. Click **Save As Template** on the success message of Virtual Account creation screen. The Save Template pop-up appears

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10. In **Template Name** field, specify the template name.
11. User can perform any one of the following actions:
    - Click **Save** to save the Virtual Account template.
    - Click **Cancel** to cancel the transaction.

> **Note**
>
> On saving an existing template (with or without modifications), it will always be saved as a new template.
>
> User is not allowed to save a template with an existing name.
>
> Please note that Virtual Account number is note generated in OBDX, auto generation should be enabled at OBVAM side for VA creation.

4.2 View Virtual Account

User can search and view the virtual accounts by entering the search criteria. Only accessible virtual accounts are displayed for the user.

To view Virtual Account:

1. Perform the following navigation to access the screen.
    - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Virtual Account**. Under **Virtual Account**, click **View/Edit Virtual Account**.
2. In the **Party Name** field, select the party name and ID from the drop-down list.
3. Perform the following action to View Virtual account.
    - In the **Virtual Account Number** field, enter the Virtual Account Number.
    - In the **Virtual Account Name** field, enter the Virtual Account name.
    - From the **Virtual Entity ID and Name** field, select the virtual entity Id or name.
    - In the **IBAN** field, enter the IBAN Number.
    - From the **Branch Name** field, select the Branch name of the Virtual Account.
    - From the **Currency** field, select the currency of the Virtual Account.
    - From the **Status** field, select the status.

> **Note**
>
> It is mandatory to specify any one of the above parameters to get the search result.

4. User can perform any one of the following action:
    - Click **Search** to search to view Virtual Account.
    - Click **Clear** to reset the entered data.
    - Click **Cancel** to cancel the Parent Account selection.

    The **View Virtual Account** screen appears.

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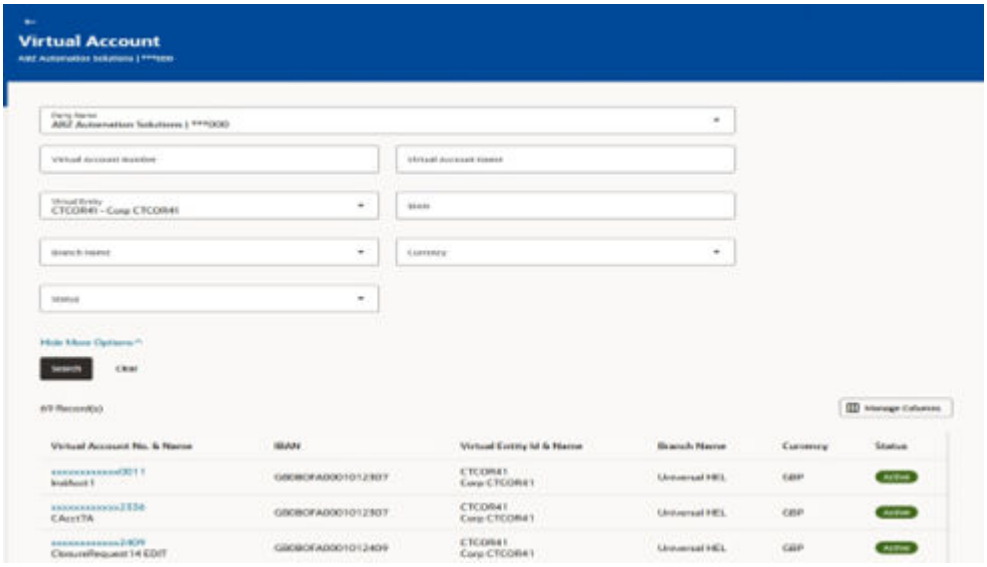

Table 4-3 View Virtual Account - Field Description

Field	Description
Party Name	Select the party name and ID from the drop down list to view the applicable Virtual Accounts. By default, the primary party of the logged-in user is selected. **Note** Based on the party name selection, the mapped Virtual Accounts are displayed.
Virtual Account Number	Specify the unique identification number assigned to virtual account.
Virtual Account Name	Option to Search by Virtual Account Name.
Virtual Entity	Select the Virtual Entity to which the Virtual Account belongs. User can search by either Virtual Entity ID or name.
Show More Options	Information specified in below fields will get display if more options needed
IBAN	Option to search by IBAN of the Virtual Account.
Branch Name	Option to search by branch name of the Virtual Account.
Currency	Option to search by currency of the Virtual Account.
Status	Option to search by status if active or closed.
Total Count of Records	Displays the total count of records based on the search criteria.
Account Lists	Information Specified in below fields are related to Accounts Lists
Virtual Account No. & Name	Displays the account number and name corresponding to the search criteria.
IBAN	Displays the IBAN of the Virtual Account.
Virtual Entity ID & Name	Displays the ID and name of the virtual entity corresponding to the Virtual Accounts.
Branch	Displays the branch of the Virtual
Currency	Displays the currency of the Virtual Account.

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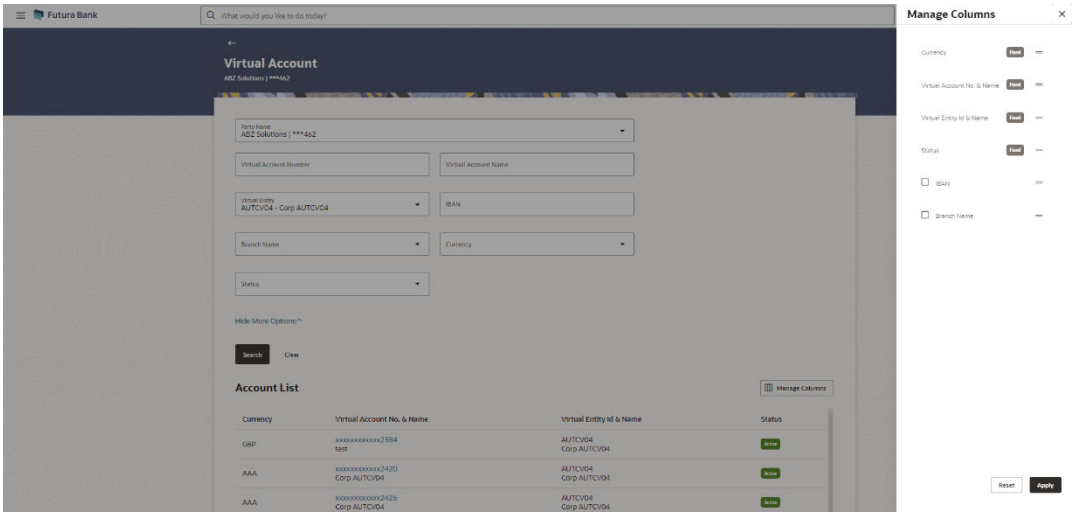
Table 4-3 (Cont.) View Virtual Account - Field Description

Field	Description
Status	Displays the status of the Virtual Account, whether the Virtual Account is active or closed.

5. Click Manage Columns to reorder or modify or save column preferences in virtual account screen.

   View Virtual Account – Manage Columns overlay screen appears.



   Click Apply to apply the modified columns preferences.

   Click Reset to reset the columns preferences.

6. Click the **Virtual Account Number & Name** link to view the Virtual Account details.

   The **Virtual Account - View** screen is displayed.

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Figure 4-4 Virtual Account

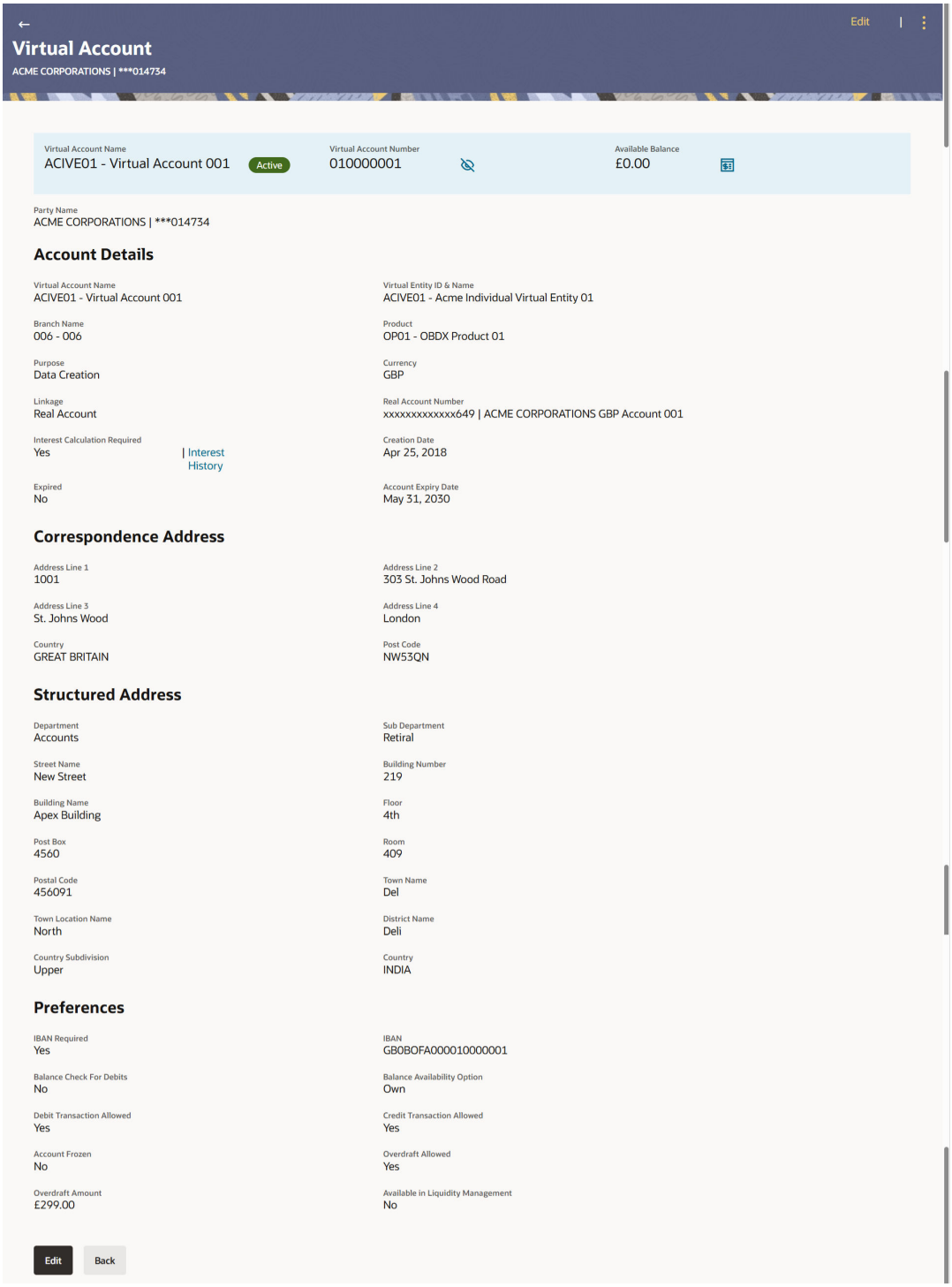

Table 4-4 Virtual Account View- Field Description

Field	Description
Party Name	Displays the party name and ID mapped to the selected Virtual Account.

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Table 4-4 (Cont.) Virtual Account View- Field Description

Field	Description
Virtual Account Name	Displays the Virtual Account name with Status Tag if Active, Inactive, or Closed.
Virtual Account Number	Displays the Virtual Account Number in unmasked format. **Note**: The Virtual Account Number is initially displayed in its masked format (For example showing only the last digits). On clicking an 'Eye' icon - the full Virtual Account number will be displayed until the user navigates away from the screen or taps the 'Eye' icon again.
Available Balance	Displays the balance available in Virtual Account.
Account Details	Information Specified in below fields are related to Account details
Virtual Account Name	Displays the name of the Virtual Account corresponding to the account number.
Virtual Entity ID & Name	Displays the name and ID of the virtual entity.
Branch Name	Displays the Branch Name of the Virtual Account.
Product	Displays the product name under which the Virtual Account is opened.
Account Lists	Information Specified in below fields are related to Account lists details
Purpose	Displays the purpose of the Virtual Account.
Currency	Displays the currency associated with the Virtual Account.
Linkage	Displays the linkage type of the Virtual Account to Structure or Real Account.
Structure Name	Displays the name of the structure to which the Virtual Account is added. **Note** This field appears only if the linkage type is selected as Structure.
Parent Account Number	Displays the parent account number and name to which the Virtual Account is linked. **Note** This field appears only if the linkage type is selected as Structure.
Real Account Number	Displays the Real account number and name to which the Virtual Account is linked. **Note** This field appears only if the linkage type is selected as Real Account. .

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Table 4-4 (Cont.) Virtual Account View- Field Description

Field	Description
Interest Calculation Required	Displays whether interest calculation is required at the account level.
Interest Rates	Displays the Interest Rates link for Virtual Account where the interest calculation is required.
Interest History	Displays the Interest History for Virtual Account where the interest calculation is required.
Creation Date	Displays the account creation date.
Account Expiry Date	Displays the date of expiry of the virtual account.
Expired	Displays the expiry status of virtual account. **Note:** If an account is expired, User will be allowed to - a. Modify Virtual Account Details including Expiry Date b. Generate and view expired Virtual Accounts Statements c. Modify access rights for an expired Virtual Account.
Correspondence Address	Information Specified in below fields are related to Correspondence Address details
Address Line 1	Displays the correspondence address line 1 of the Virtual Account holder.
Address Line 2	Displays the correspondence address line 2 of the Virtual Account holder
Address Line 3	Displays the correspondence address line 3 of the Virtual Account holder.
Address Line 4	Displays the correspondence address line 4 of the Virtual Account holder.
Country	Displays the country name of the Virtual Account holder.
Post Code	Displays the post code of the Virtual Account holder.
Structured Address	Information Specified in below fields are related to structured address details
Department	Displays the department of the Virtual Account holder.
Sub-Department	Displays the sub-department of the Virtual Account holder.
Street Name	Displays the street name of the corporate Virtual Account holder.
Building Number	Displays the building number of the Virtual Account holder.
Building Name	Displays the building name of the Virtual Account holder.
Floor	Displays the floor number of the corporate Virtual Account holder.
Post Box	Displays the post box number of the Virtual Account holder.
Room	Displays the room number of the corporate Virtual Account holder.
Post Code	Displays the post code of the Virtual Account holder.
Town Name	Displays the town name of the corporate Virtual Account holder.
Town Location Name	Displays the town location name of the corporate Virtual Account holder.
District Name	Displays the district name of the corporate Virtual Account holder.
Country Subdivision	Displays the country subdivision of the corporate Virtual Account holder.
Country	Displays the country name of the corporate Virtual Account holder.
Preferences	Information specified below are related to Preferences

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Table 4-4 (Cont.) Virtual Account View- Field Description

Field	Description
IBAN Required	Displays whether the IBAN is required.
IBAN Number	Displays the IBAN number of the Virtual Account.
Balance Check for Debits	Displays whether minimum balance is to be checked for account debit.
Balance Availability Options	Displays whether balance available is in own account.
Debit Transaction Allowed	Displays whether debit transactions are allowed in the account.
Credit Transaction Allowed	Displays whether credit transactions are allowed in the account.
Account Frozen	Displays whether the account is frozen.
Overdraft Allowed	Displays whether overdraft facility is available on the Virtual Account.
Overdraft Amount	Displays the fixed amount as overdraft on the Virtual Account. **Note** This field is displayed if you select Overdraft Allowed preference.
Available in Liquidity Management	Displays whether the Virtual Account is available in Liquidity Management. The available options are • Yes • No

Account Balance Details
Application displays the Account Balance maintained for Virtual Account.

7. Click the **Available Balance** link to view the Virtual Account balance details.

   The **Account Balance Details** screen appears.

Figure 4-5 Account Balance Details

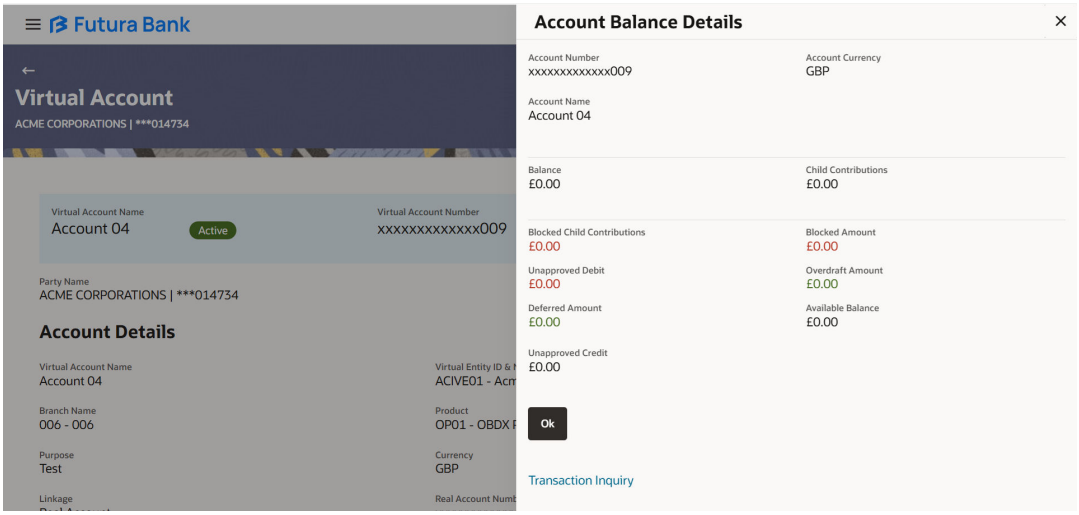

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Table 4-5 Account Balance Details - Field Description

Field	Description
Account Number	Displays the Virtual Account Number.
Account Currency	Displays the name of the currency name under which the Virtual Account is to be opened.
Account Name	Displays the name of the Virtual Account Holder.
Balance	Displays the balance in Virtual account.
Child Contributions	Displays the contributions made by the linked child Virtual Accounts.
Blocked Child Contributions	Displays the blocked amount of the linked child Virtual Accounts.
Blocked Amount	Displays the blocked amount, which cannot be utilized.
Unapproved Debit	Displays the unauthorized debit amount..
Overdraft Amount	Displays the fixed amount as overdraft on the Virtual Account.
Deferred Amount	Displays the deferred amount on the Virtual Account.
Available Balance	Displays the name of the structure to which the Virtual Account is added. This field appears only if the **Linkage** type is selected as **Structure**.
Unapproved Credit	Displays the unauthorized credit amount.
Transaction Inquiry	Click on the ink to view the transactions of the virtual account for the specified period. For information, refer **Transaction Inquiry** section.

Interest Rates

Application displays the interest rates maintained for Virtual Account.

8. Click the Interest Rates hyperlink to view the Interest Rates details.

   The Interest Rates screen appears.

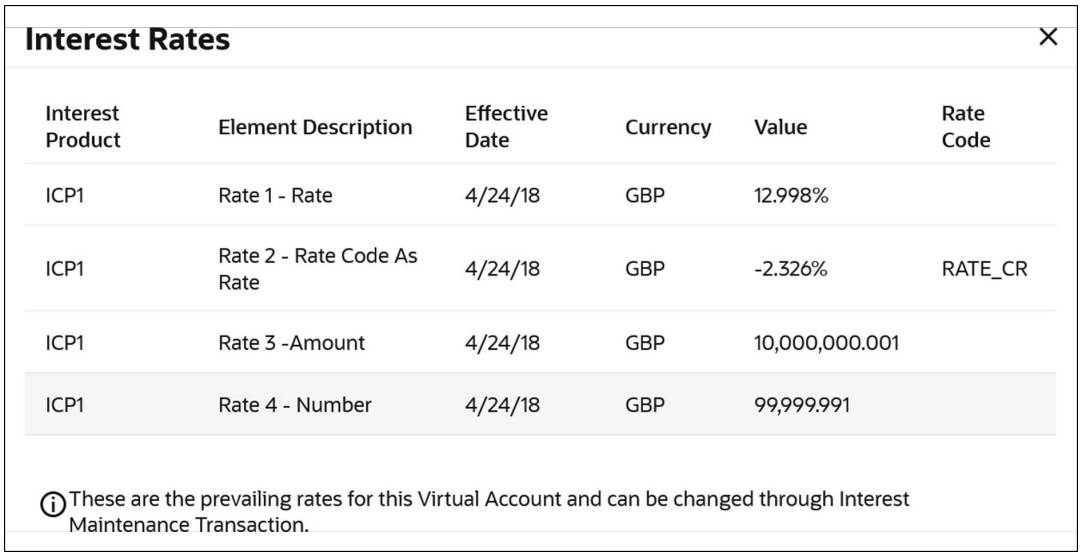

Table 4-6 Interest Rates- Field Description

Field	Description
Interest Product	Displays the name of the interest product for which the interest rates are maintained.

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Table 4-6 (Cont.) Interest Rates- Field Description

Field	Description
Rate Description	Displays the description of the interest rate.
Effective Date	Displays the date from which the interest rate is effective.
Currency	Displays the name of the currency name under which the Virtual Account is to be opened.
Rate	Displays the interest rate maintained for the product.
Rate Code	Displays the rate code maintained for the product.

Interest History

Pop-up displays the interest history between the selected dates for the product. By default, Interest History will be populated for the last 6 months whichever configured at the system.

9. Click the **Interest History** hyperlink to view the Interest History details.

   The Interest History pop up screen appears.

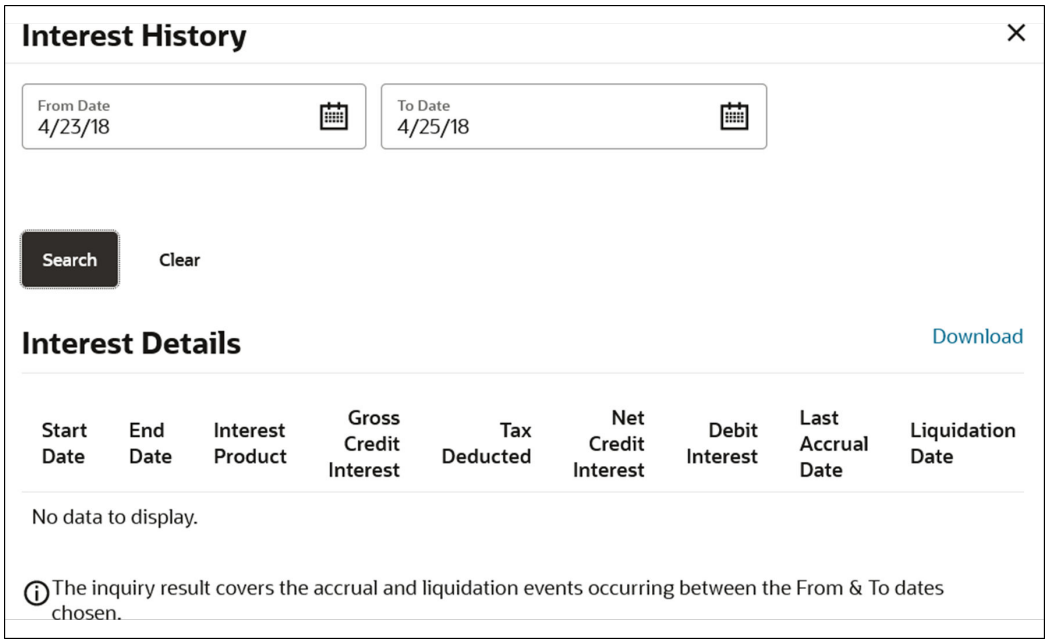

Table 4-7 Interest History- Field Description

Field	Description
From Date	Specify the date from when the interest history must be generated.
To Date	Specify the date till when the interest history must be generated.

Interest Details

10. User can perform any one of the following action.
    - Click **Search** to view interest details for the product
    - Click **Clear** to clear the search criteria.
    - Click **Download** to download the interest details in .csv format.

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Table 4-8 Interest details - Field Description

Field	Description
Start Date	Displays the date from when the interest is calculated.
End Date	Displays the date till when the interest is calculated.
Interest Product	Displays the name of the interest product for which the interest history is generated.
Gross Credit Interest	Displays the gross credit interest.
Tax Deducted	Displays the tax deducted for the interest.
Net Credit Interest	Displays the net credit interest.
Debit Interest	Displays the debit interest.
Last Accrual Date	Displays the last date when the interest is accrued.
Liquidation Date	Displays the liquidation date.

View Transactions
Pop-up displays the transaction details between the selected dates for the selected Virtual Account.

11. Click three dot icon and select the View Transactions option to view the transactions details.

    The **View Transactions** screen appears.

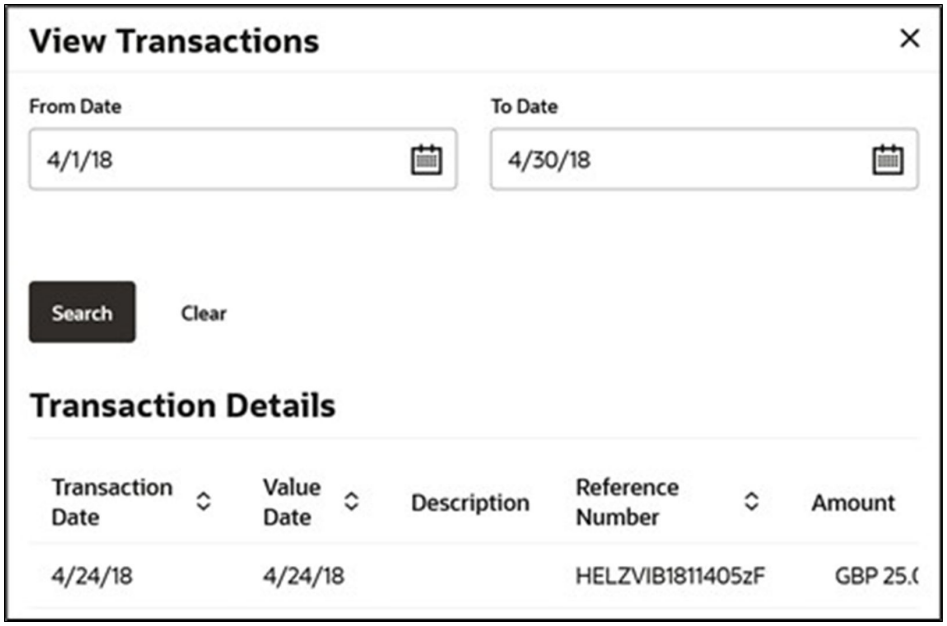

Table 4-9 View Transactions- Field Description

Field	Description
From Date	Specify the date from when the transaction details must be generated.
To Date	Specify the date till when the transaction details must be generated.

12. User can perform any one of the following action.
    - Click **Search** to view interest details for the product

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- Click **Clear** to clear the search criteria.
- Click **Download** to download the interest details in .csv format.

Table 4-10 Transaction details - Field Description

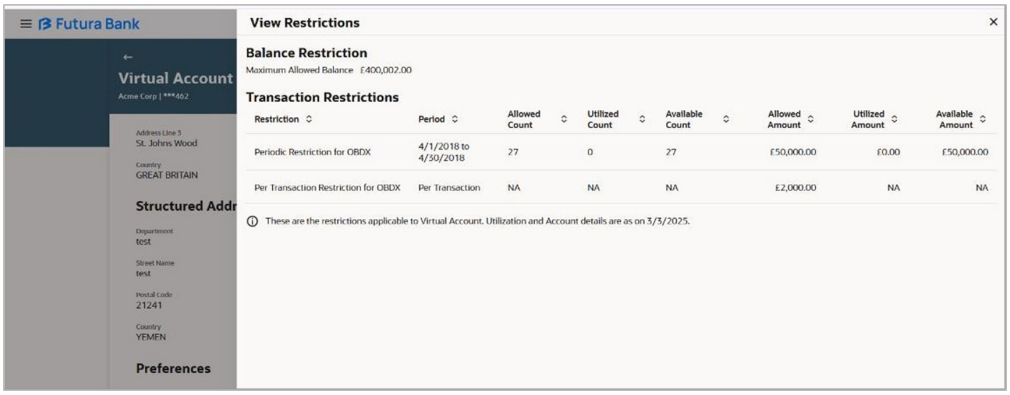
Field	Description
Transaction Date	Displays the date on which the transaction is processed.
Value Date	Displays the date on which the transaction is executed.
Description	Displays the brief description of the transaction.
Reference Number	Displays the reference number of the transaction.
Amount	Displays the debit/ credit amount of the transaction.
Dr/Cr	Displays the transaction type as Credit or Debit.
Balance	Displays the running balance of the Virtual Account.

View Restrictions

Pop-up displays the restriction details between the selected dates for the selected Virtual Account.

13. Click three dot icon and select the View Restrictions option to view the restrictions details for the Virtual Account.

    The **View Restrictions** screen appears.



> **Note**
>
> The **View Restrictions** option appears only if the product supports the Virtual Account Restrictions.

Table 4-11 Virtual Account View- Field Description

Field	Description
Balance Restrictions	Information specified in below fields are related to balance restrictions
Maximum Allowed Balance	Displays the maximum balance that can be allowed for a specific Virtual Account

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Table 4-11 (Cont.) Virtual Account View- Field Description

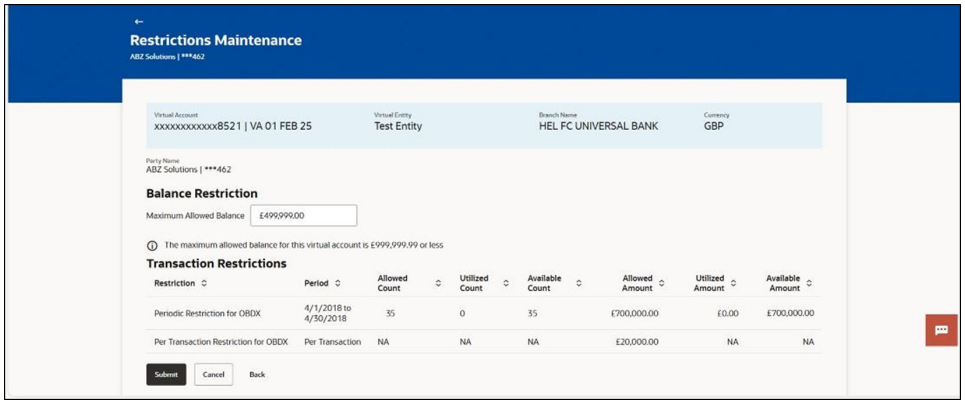
Field	Description
Transaction Restrictions	Information specified in below fields are related to transaction restrictions
Restriction	Displays the unique identifier for the restriction.
Period	Displays the date range within which the specified restriction is applicable.
Allowed Count	Displays the maximum number of transactions allowed for the specified period.
Utilized Count	Displays the current number of transactions utilized in the specified period.
Available Count	Displays the current number of transactions available for the specified period.
Allowed Amount	Displays the maximum amount allowed for the specified period. Note: If restriction is maintained as 'per transaction' then only Allowed Amount is displayed and all other amounts are not applicable.
Utilized Amount	Displays the current amount utilized in the specified period. Note: If restriction is maintained as 'per transaction', then only Allowed Amount is edit and all other amounts are not applicable.
Available amount	Displays the amount available for the specified period

Restrictions Maintenance

Restrictions Maintenance screen allows the user to modify the restriction details for the period for the selected Virtual Accounts.

14. Click icon and select the Edit Restrictions option to modify the restriction details.

    The **Restrictions Maintenance** screen appears.



> **Note**
>
> The **Edit Restrictions** option appears only if the product supports the Virtual Account Restrictions.

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Table 4-12 Restrictions Maintenance- Field Description

Field	Description
Party Name	Displays the unique identifier for the restriction.
Virtual Account	Displays the date range within which the specified restriction is applicable.
Virtual Entity	Displays the maximum number of transactions allowed for the specified period.
Branch Name	Displays the current number of transactions utilized in the specified period.
Currency	Displays the current number of transactions available for the specified period.
Balance Restrictions	Information specified in below fields are related to balance restrictions
Maximum Allowed Balance	Specify the maximum balance that can be allowed for a specific Virtual Account
Transaction Restrictions	Information specified in below fields are related to transaction restrictions
Restriction	Displays the unique identifier for the restriction.
Period	Displays the date range within which the specified restriction is applicable.
Allowed Count	Specify the maximum number of transactions allowed for the specified period.
Utilized Count	Displays the number of transactions utilized in the specified period.
Available Count	Displays the number of transactions available for the specified period.
Allowed Amount	Specify the maximum amount allowed for the specified period.
Utilized Amount	Displays the current amount utilized in the specified period
Available Amount	Displays the amount available for the specified period

15. User can perform any one of the following action. .
    - Click **Submit**. Review Screen Appears
    - Click**Cancel** to discard the changes.
    - Click**Back** to navigate to the previous screen.
16. User can perform any one of the following action.
    - Verify the details and Click **Confirm**
    - Click**Cancel** to discard the changes.
    - Click**Back** to navigate to the previous screen.
17. The success message of Restrictions Maintenance is displayed along with the reference number. User can perform any one of the following action.
    - Click **Home** to navigate to the dashboard screen.
    - Click **Go To Overview** to navigate to the Virtual Account management dashboard.
18. User can perform any one of the following action.
    - On **View Virtual Account** screen, click**Edit** to modify and update the Virtual Account.
    - Click **Back** to navigate back to previous screen.

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4.3 Edit Virtual Account

1. Perform the following navigation to access the screen.
   - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Virtual Account**. Under **Virtual Account**, click **View/Edit Virtual Account**.

   The **Edit Virtual Account** screen appears.
2. User can perform any one of the following action:
   - In the **Virtual Account Number** field, enter the Virtual Account number whose details you want to edit.
   - In the **Virtual Account Name** field, enter the name of the Virtual Account whose details you want to edit.
3. User can perform any one of the following action:
   - Click **Search** to search to view Virtual Account.
   - Click **Clear** to reset the entered data.
   - Click **Cancel** to cancel the Parent Account selection.
4. Click the **Virtual Account Number & Name** link.

   The **Virtual Account - View** screen appears.
5. Click **Edit**.

   The **Edit Virtual Account** screen appears.

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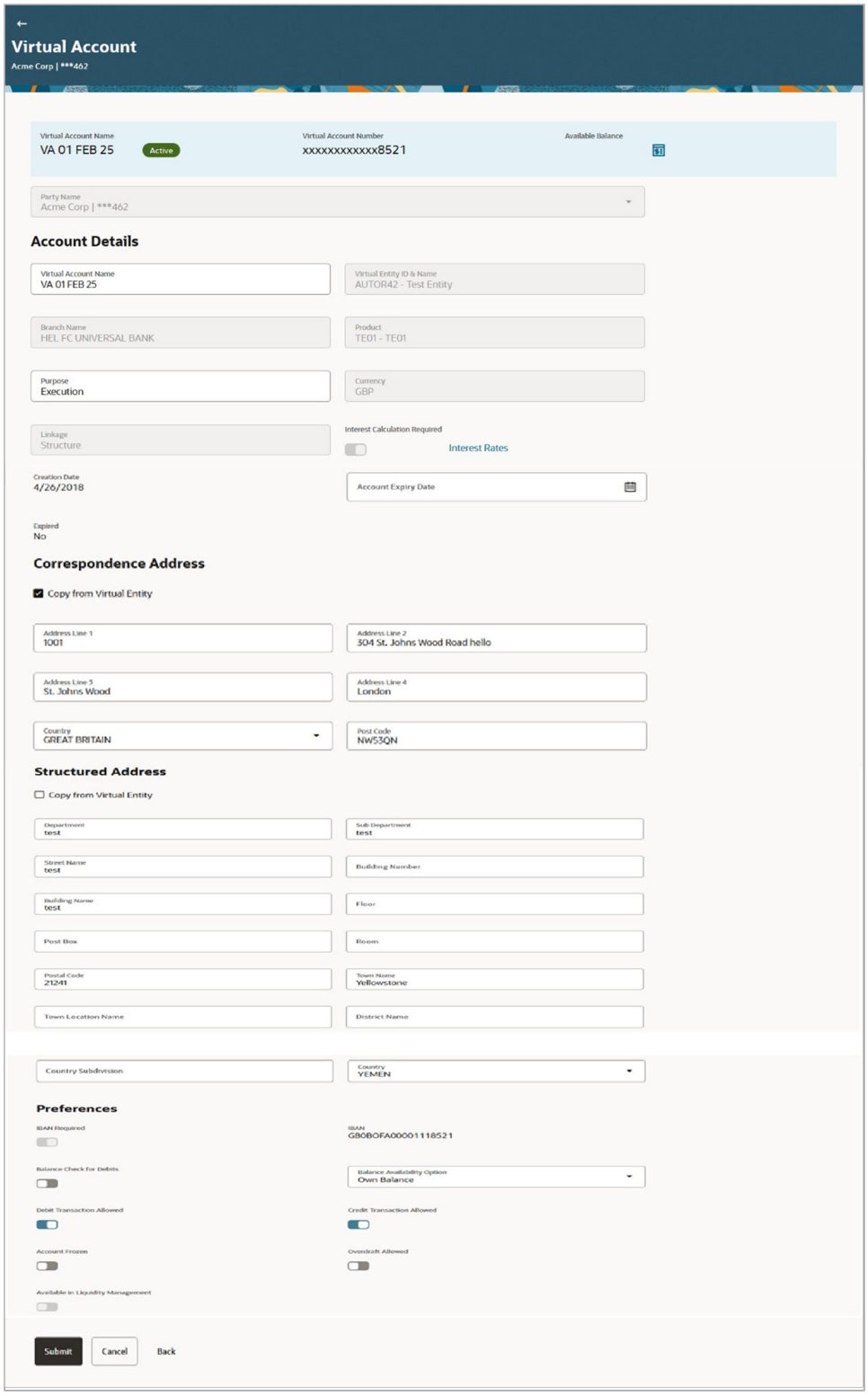

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Table 4-13 Edit Virtual Account - Field Description

Field	Description
Party Name	Displays the party name and ID mapped to the selected Virtual Account.
Virtual Account Name	Displays the Virtual Account Name as maintained.
Virtual Account Number	Displays the Virtual Account Number.
Available Balance	Displays the balance details of Virtual account and related child accounts. **Note** On clicking the link, the users can view the balance for particular Virtual Account only including child contributions.Refer to the View Virtual Account section for the detailed explanation.
Account Details	This section sisplays the account details.
Virtual Account Name	Specify the name of the Virtual Account Holder. **Note:** User can modify the Virtual Account name only if the same is permitted at product level.
Virtual Entity ID & Name	Displays the Name & ID of the virtual entity corresponding to the Virtual Accounts.
Branch Name	Displays the Branch Name of the Virtual Account.
Product	Displays the product name under which the Virtual Account is opened.
Purpose	Specify the purpose of the Virtual Account.
Currency	Displays the currency under which the Virtual Account is to be opened.
Linkage	Displays the linkage type of the Virtual Account to Structure or Real Account.
Structure Name	Displays the name of the structure to which the Virtual Account is added. This field appears only if the **Linkage** type is selected as **Structure**.
Parent Account Number	Displays the parent account number to which the Virtual Account is linked. This field appears only if the **Linkage** type is selected as **Structure**.
Real Account Number	Specify the Real account number to which the Virtual Account is linked. This field appears only if the **Linkage** type is selected as **Structure**.
Interest Calculation Required	Toggle to display the applicable Interest Rates for the selected Virtual Account.
Interest Rates	Interest rates link is displayed for only those products where the interest calculation required is supported and toggle is enabled.
Creation Date	Displays the account creation date.

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Table 4-13 (Cont.) Edit Virtual Account - Field Description

Field	Description
Interest Rates pop-up	On selection of Virtual Account product, application displays the interest rates maintained for the product. **Note** The **Interest Rates** pop up appears only if the user selects **Product**, **Currency**, and **Branch Name**. Below mentioned field appears.
Interest Product	Displays the name of the interest product for which the interest rates are maintained.
Rate Description	Displays the description of the interest rate.
Effective Date	Displays the date from which the interest rate is effective.
Currency	Displays the name of the currency name under which the Virtual Account is to be opened.
Rate	Displays the interest rate maintained for the product.
Rate Code	Displays the rate code maintained for the product.
Interest Rates	Interest rates link is displayed for only those products where the interest calculation required is supported and toggle is enabled.
Creation Date	Select the Virtual Account creation date.
Account Expiry Date	Displays the expiry date of the virtual account. This field is editable and user can specify the new Expiry date **Note:** If no date is set, it will indicate that there will be no Expirydate for the Virtual Account in context.
Expired	Displaysthe expiry status of virtual account **Note:** If an account is expired, User will be allowed to • Modify Virtual Account details including expiry date • Generate and view expired Virtual Accounts Statements • Modify access rights for an expired Virtual Account.
Correspondence Address	These fields are editable and by selecting the **Copy from Virtual Entity** function, the fields of correspondence address gets auto populated from Virtual entity address in editable format. The user can clear the fields by deselecting the **Copy from Virtual Entity** check box.
Address Line 1	Specify the correspondence address line 1 of the Virtual Account holder.
Address Line 2	Specify the second line of mailing address of the corporate Virtual Account holder.
Country	Specify the country name of the corporate Virtual Account holder.
Post Code	Specify the post code of the corporate Virtual Account holder.
Structured Address	These fields are editable and by selecting the **Copy from Virtual Entity** function the fields of structured address get auto populated from Virtual entity address in editable format. The user can clear the fields by deselecting the **Copy from Virtual Entity** check box.
Department	Specify the department of the Virtual Account holder.
Sub-Department	Specify the sub-department of the Virtual Account holder.

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Table 4-13 (Cont.) Edit Virtual Account - Field Description

Field	Description
Street Name	Specify the street name of the corporate Virtual Account holder.
Building Number	Specify the building number of the Virtual Account holder.
Building Name	Specify the building name of the Virtual Account holder.
Floor	Specify the floor number of the corporate Virtual Account holder.
Post Box	Specify the post box number of the Virtual Account holder.
Room	Specify the room number of the corporate Virtual Account holder.
Post Code	Specify the post code of the Virtual Account holder.
Town Name	Specify the town name of the corporate Virtual Account holder.
Town Location Name	Specify the town location name of the corporate Virtual Account holder.
District Name	Specify the district name of the corporate Virtual Account holder.
Country Subdivision	Specify the country subdivision of the corporate Virtual Account holder.
Country	Specify the country name of the corporate Virtual Account holder.
Preferences	The **Preferences** are defaulted as per product selected by the user. If preferences are defaulted as **No**, the same cannot be modified.
IBAN Required	Displays the IBAN Required preference set on Virtual Account creation. **Note** This field is non-editable.
Balance Check for Debits	Toggle to check the balance while debiting the account.
Balance Availability Options	Toggle to avail balance availability preference in the account. The options are: • **Own Balance** • **Pool Balance** • **Fixed Amount In Pool Balance**
Fixed Amount In Pool	Specify the fixed amount to be used from the pool. This field appears if you select **Fixed Amount In Pool Balance** option from the **Balance Availability Option** list.
Debit Transaction Allowed	Toggle to avail debit transaction preference on the Virtual Account.
Credit Transaction Allowed	Toggle to avail credit transaction preference on the Virtual Account.
Account Frozen	Toggle to freeze the Virtual Account.
Overdraft Allowed	Toggle to avail overdraft preference on the Virtual Account.
Overdraft Amount	Specify the fixed amount as overdraft on the Virtual Account. This field is displayed if you select **Overdraft Allowed** preference.

6. Edit the values in the fields, if required.
7. Click to view the account balance details.

   The Account Balance overlay screen appears.

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Figure 4-6 Account Balance Details

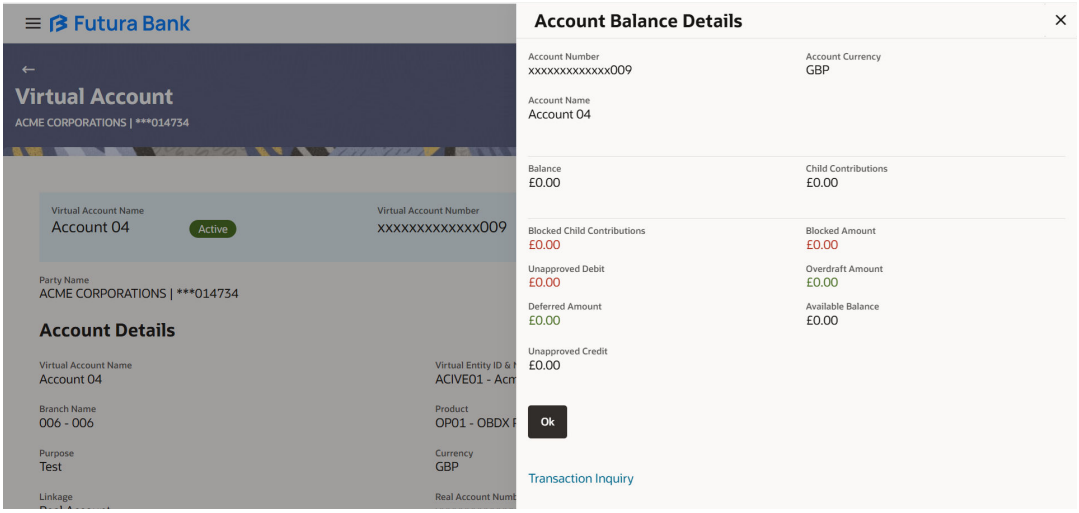

Table 4-14 Account Balance Details - Field Description

Field	Description
Account Number	Displays the Virtual Account Number.
Account Currency	Displays the name of the currency name under which the Virtual Account is to be opened.
Account Name	Displays the name of the Virtual Account Holder.
Balance	Displays the balance details of Virtual account and related child accounts.
Child Contributions	Displays the contributions made by the linked child Virtual Accounts.
Blocked Child Contributions	Displays the blocked amount of the linked child Virtual Accounts.
Blocked Amount	Displays the blocked amount, which cannot be utilized.
Unapproved Debit	Displays the unauthorized debit amount..
Overdraft Amount	Displays the fixed amount as overdraft on the Virtual Account.
Deferred Amount	Displays the deferred amount on the Virtual Account.
Available Balance	Displays the name of the structure to which the Virtual Account is added. This field appears only if the **Linkage** type is selected as **Structure**.
Unapproved Credit	Displays the unauthorized credit amount.

8. User can perform any one of the following action:
   - Click **Submit**
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to the previous screen.
9. Verify the details and click **Confirm**.

   The success message of **Virtual Account** update appears along with the reference number.

   User can also perform any one of the following action:

   - User can also perform any one of the following action:

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

10. User can also perform any one of the following action:
    - Click**Home**to navigate to the dashboard screen. .
    - Click**GoToOverview**tonavigate to the Virtual Account management dashboard.
    - Click **Create Structure** to create virtual structure.

4.4 Close Virtual Account

To view virtual account(s):

1. Perform the following navigation to access the screen.
    - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Virtual Account**. Under **Virtual Account**, click **Close Virtual Account**, and then click **Initiate Closure**.
2. In the **Party Name** field, select the party name and ID from the drop-down list.
3. In the **Virtual Account Number** field, enter the Virtual Account Number or user can directly click search button to get all eligible accounts.
4. Enter the other search criteria.
5. Perform the following navigation to access the screen. Click **Search**.
    - Click **Clear** to reset the search parameters.
    - Click **Clear** to reset the search parameters.
    - Click **Cancel** to cancel the transaction.

    Virtual Account Details Closure screen

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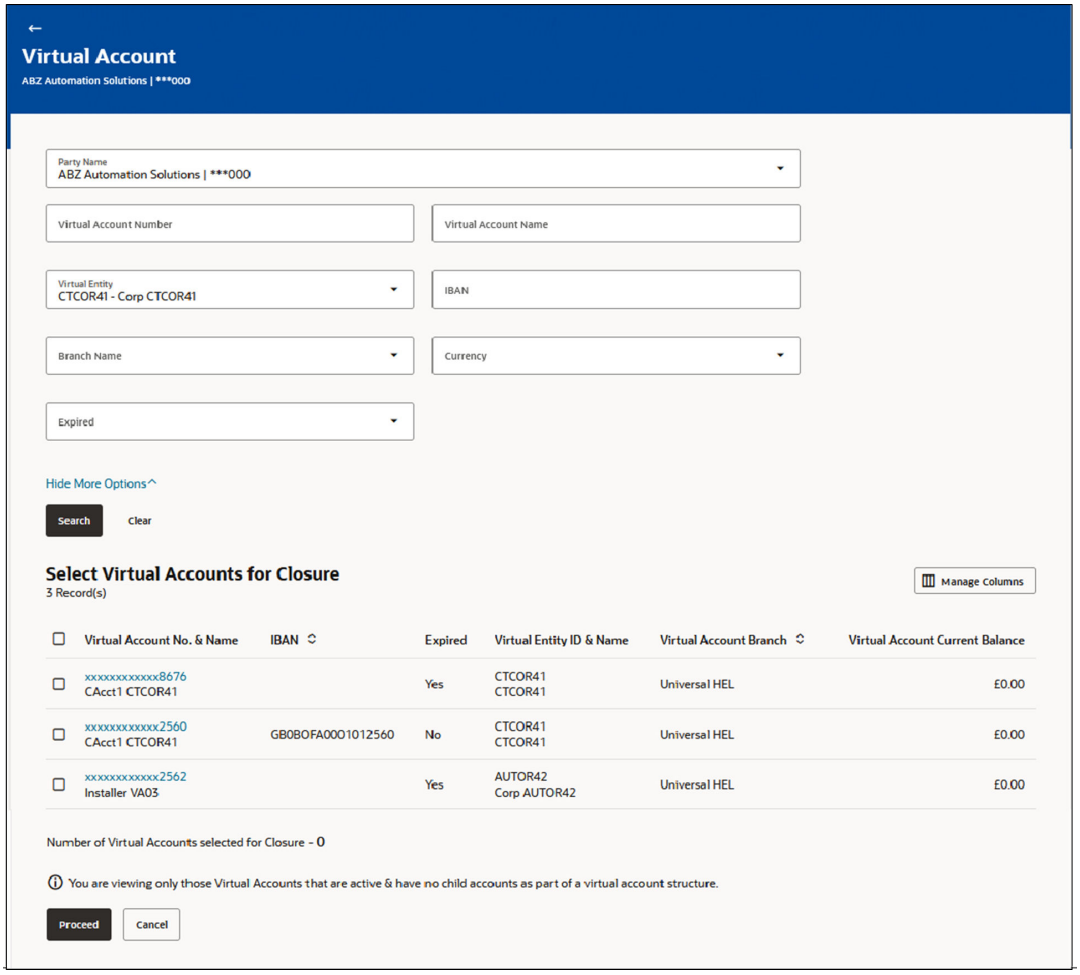

Table 4-15 Virtual Accounts Closure - Field Description

Field	Description
Party Name	Select the party name and ID from the drop-down list to view the applicable Virtual Accounts. By default, the primary party of the logged-in user is selected. **Note:** Based on the party name selection, the mapped Virtual Accounts are displayed.
Virtual Account Number	Specify the unique identification number assigned to virtual account.
Virtual Account Name	Specify the name of the Virtual Account
Show More Options	More options to select search criteria. Below fields appear if you expand**Show MoreOptions**.
Virtual Entity	Displays the accrued interest of the Virtual Account selected for closure.
IBAN	Displays the net balance of the Virtual Account selected for closure.
Branch Name	Select the Virtual Account for interest liquidation based on positive or negative balance of the selected Virtual Account.
Currency	Select the currency associated with the Virtual Account.
Expired	Select the Expiry status of Virtual account
Search	Option to search Virtual Account Number.

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Table 4-15 (Cont.) Virtual Accounts Closure - Field Description

Field	Description
Search Results	This section displays the search results. **Note**: User can view only the configured number of Virtual Account Number in the search results. If the search result count exceeds the configured count, an error message appears to refine the search criteria
Select Virtual Accounts for Closure	Selectthe check box to select the Virtual Account for closure. Selectthe check box on the header row to select all the Virtual Account in the page for closure. **Note**: • User will be able to select all the records in one page of search result using “Select All” check box. • Selection will be retained when the user navigates between the pages.
Virtual Account No. & Name	Displays the Virtual Account Number and name corresponding to the search criteria selected for closure.

Account details

6. Click on the Virtual Account Number to view the account details

   Account details Overlay screen appears.

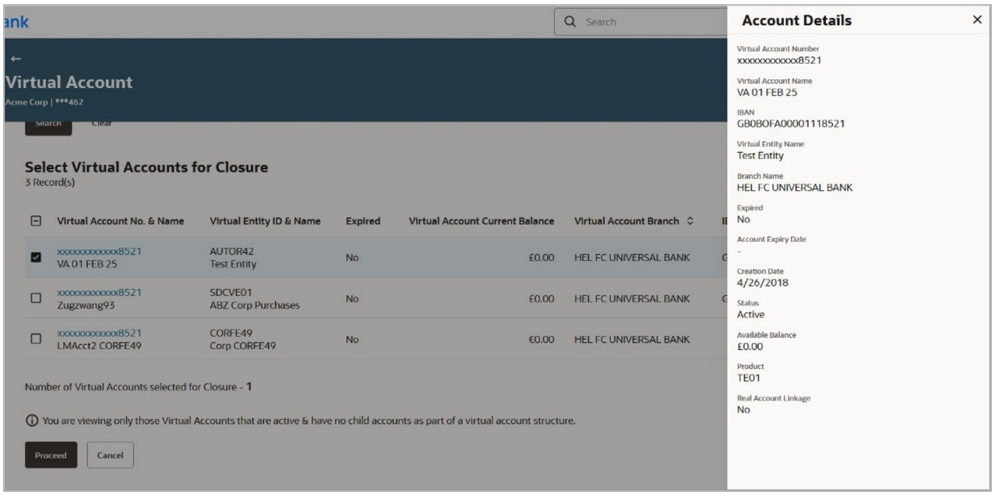

Table 4-16 Virtual Accounts Selected for Closure - Account details- Field Description

Field	Description
Virtual Account Number	Displays the account number
Virtual Account Name	Displays the name of the Virtual Account holder.
IBAN	More options to select search criteria. Below fields appear if you expand**Show MoreOptions**.
Virtual Entity Name	Displays the accrued interest of the Virtual Account selected for closure.
Branch Name	Select the Virtual Account for interest liquidation based on positive or negative balance of the selected Virtual Account.

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Table 4-16 (Cont.) Virtual Accounts Selected for Closure - Account details- Field Description

Field	Description
Expired	Displays the status of Expiry of virtual account.
Account Expiry Date	Displays the Expiry date of the virtual account.
Status	Displays the status of the Virtual Account, whether the Virtual Account is active or closed.
Available Balance	Displays the available balance in the Virtual Account.
Creation Date	Displays the Virtual Account creation date.
Product	Displays the product name under which the Virtual Account is opened.
Real Account Linkage	Displays whether the Virtual Account is linked to the Real Account
IBAN	Displays the IBAN number of the Virtual Account.
Virtual Entity ID & Name	Displays the ID and name of the virtual entity corresponding to the Virtual Accounts
Expired	Displays the Status of Expiry of Virtual Account.
Virtual Account Branch	Displays the Branch Name of the Virtual Account.
Virtual Account Current Balance	Displays the current balance of the Virtual Account selected for closure
Number of Virtual Accounts selected for closure	Displays the number of Virtual Accounts selected for closure.

7. From **Select Virtual Accounts** from the list, and click Proceed.

   The **Virtual Accounts Selected for Closure** page appears.

Figure 4-7 Virtual accounts selected for Closure

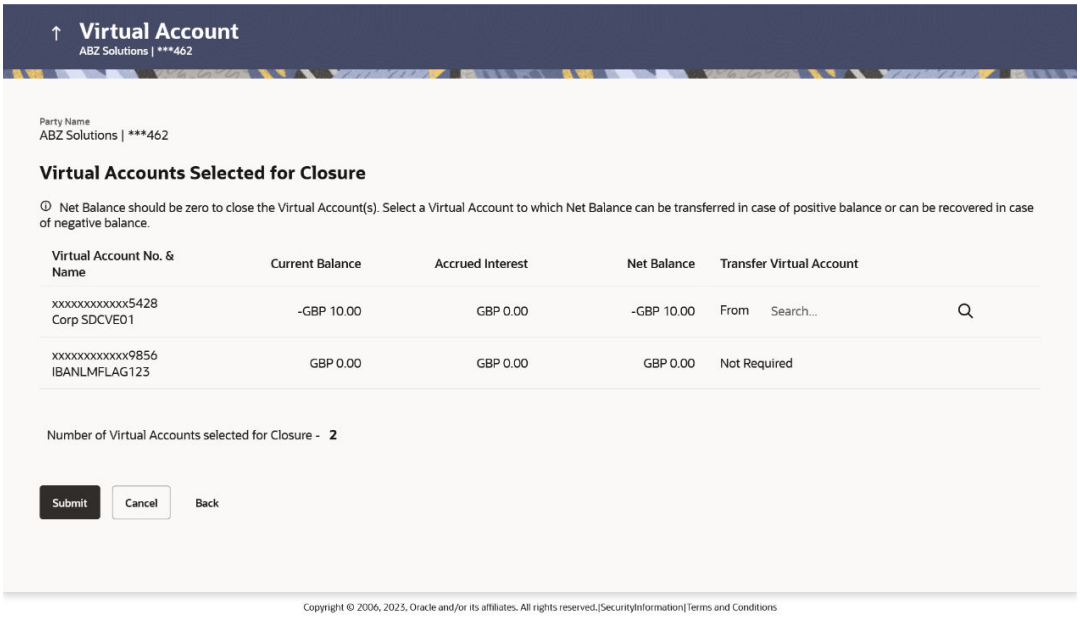

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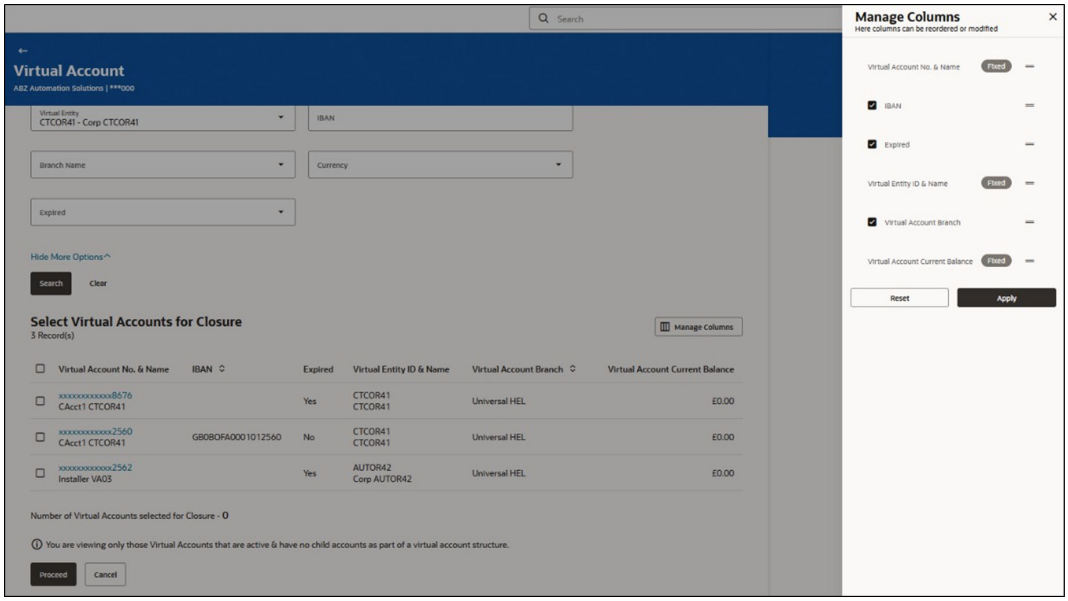
Table 4-17 Virtual Accounts Selected for Closure - Field Description

Field	Description
Party Name	Displays the party name and ID mapped to the selected Virtual Account
Info Message	Info message to be shown to the user.
Virtual Account No. & Name	Displays the account number and name displayed to the user which is selected for closure.
Current Balance	Displays the current balance of the Virtual Account selected for closure.
Accrued Interest	Displays the accrued interest of the Virtual Account selected for closure.
Net Balance	Displays the net balance of the Virtual Account selected for closure.
Transfer Virtual Account	Select the Virtual Account for interest liquidation based on positive or negative balance of the selected Virtual Account.
Number of Virtual Accounts selected for closure	Displays the number of Virtual Accounts selected for closure.

8. Click Manage Columns to reorder or modify or save column preferences in Close Virtual Account screen.

   Note:
   If a user decides not to show the Expired Virtual Accounts column, the next time they visit this page and check the box for “Include Expired Virtual Accounts” in their search, only the Expired Virtual Accounts will appear, but the "expired" column will still be hidden.

   View Virtual Account Closure – Manage Columns overlay screen appears.



9. Perform any one of the following action:
   - Select the **check box** to modify the column preferences.
   - Click **Apply** to apply the modified columns preferences.
   - Click**Reset**to reset the columns preferences

Virtual Accounts Selected for Closure

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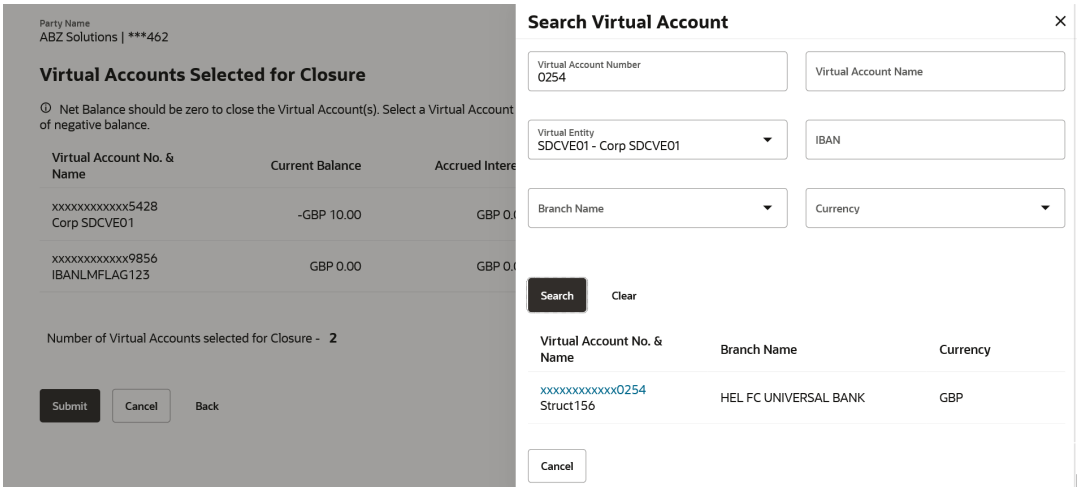
Once user selects the Virtual Account(s) for closure, system will check whether the account has accrued interest that needs to be liquidated & residual balances transferred

- If the Net Balance of an account (sum of current balance and accrued interest) is **Zero**, user can proceed and close the Virtual Account(s).
- If the Net Balance of an account (sum of current balance and accrued interest) is**Positive**, then user will be prompted to choose another Virtual Account where the net balance can be transferred. The transfer Virtual Account must be mapped to the same real account and be of same currency as the Virtual Account being closed.
- If the Net Balance (sum of current balance and accrued interest) is **Negative**,user will be prompted to choose another Virtual Account from where funds can be moved to zero is the negative balance. The transfer Virtual Account must be mapped to the same real account as the Virtual Account being closed and be of same currency

Note: As product feature, balance transfer at the time of closing an account can happen to another Virtual Account mapped to the same real account as the Virtual Account being closed.

10. In the Transfer Virtual Account field, click Search icon to search the virtual account number for interest liquidation based on positive or negative balance of the selected Virtual Account

    The**Transfer Virtual Account – Search Virtual Account** overlay appears.



11. In the Search Virtual Account overlay screen, select the required filter criteria in the respective fields
12. Click Search to search and select the Virtual Account Number from the list. The search result corresponding to the search criteria is displayed.

    User can also perform any one of the following action:

    Click**Clear** to clear the search criteria.

    Click **Cancel** to cancel the transaction.

Table 4-18 Transfer Virtual Account-Search Virtual Account - Field Description

Field	Description
Virtual Account Number	Specify the Virtual Account number.
Virtual Account Name	Specify the Virtual Account name.

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Table 4-18 (Cont.) Transfer Virtual Account-Search Virtual Account - Field Description

Field	Description
Virtual Entity	Select the Virtual Entity from the list.
IBAN	Specify the IBAN number
Branch Name	Select the branch name of the account.
Currency	Select the currency of the account.
Search Results	This section displays the search results. **Note**: User can view only the configured number of Virtual Account Number in the search results. If the search result count exceeds the configured count, an error message appears to refine the search criteria.
VirtualAccount No. & Name	Displays the Virtual Account number and name.
BranchName	Displays the branch name of the account
Currency	Displays the currency of the account

13. User can perform any one of following action:
    - Click **Submit**.
    - Click **Cancel** to cancel the transaction.
14. The **Review** screen appears. Verify the details and click **Confirm**. User can also perform the following action:
    - Click **Cancel** to cancel the transaction.
    - Click **Back** to navigate back to the previous screen.
15. The success message of **Virtual Accounts Closure** update appears along with the reference number.
    - Click **View Closure Details** to view the Virtual Account closure details.
    - Click **Go To Dashboard** to navigate to the dashboard screen.
    - Click **Go To Overview** to navigate to the Virtual Account management dashboard.

4.5 Track Virtual Account Closure

This option enables the user to track Virtual Accounts closure request and view the status of closure request at an individual Virtual Account level. User should be able to search a Virtual Account by Virtual Account Number, Virtual Account Name, IBAN, Status, From or To Date.

To track the account Closure status:

1. Perform the following navigation to access the screen.
    - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Virtual Account**. Under **Virtual Account**, click **Close Virtual Account**. Under **Close Virtual Account**click **Track Virtual Account Closure**
2. In the Party Name field, select the party name and ID from the drop-down list.
3. In the Virtual Account Number field, enter the Virtual Account Number.
4. Enter the appropriate search criteria.
5. Select the status of the Virtual Account from the list.

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6. Click Search to view Virtual Account.

   The search result corresponding to the search criteria is displayed.

   Also User can perform following action

   - Click Clear to clear the search criteria
   - Click Cancel to cancel the transaction

Track Virtual Account Closure

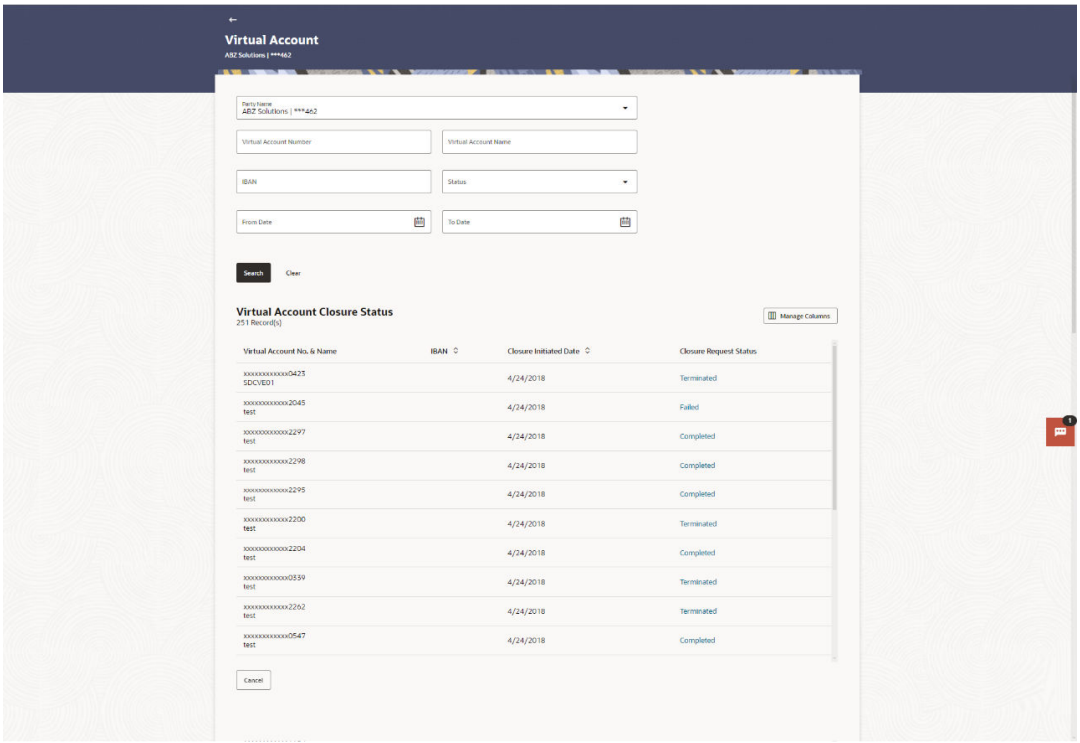

Table 4-19 Track Virtual Account Closure

Field	Description
Party Name	Select the party name and ID from the drop-down list to view the applicable Virtual Accounts. By default, the primary party of the logged-in user is selected. **Note:** Based on the party name selection, the mapped Virtual Accounts are displayed.
Virtual Account Number	Specify the Virtual Account Number to track closure.
Virtual Account Name	Specify the name of the Virtual Account to track closure.
IBAN	Specify the IBAN number of the Virtual Account.
Structure List	Information Specified in below fields are related to structure lists.
From Date – To Date	Select the date range up to which you want to view the search results.

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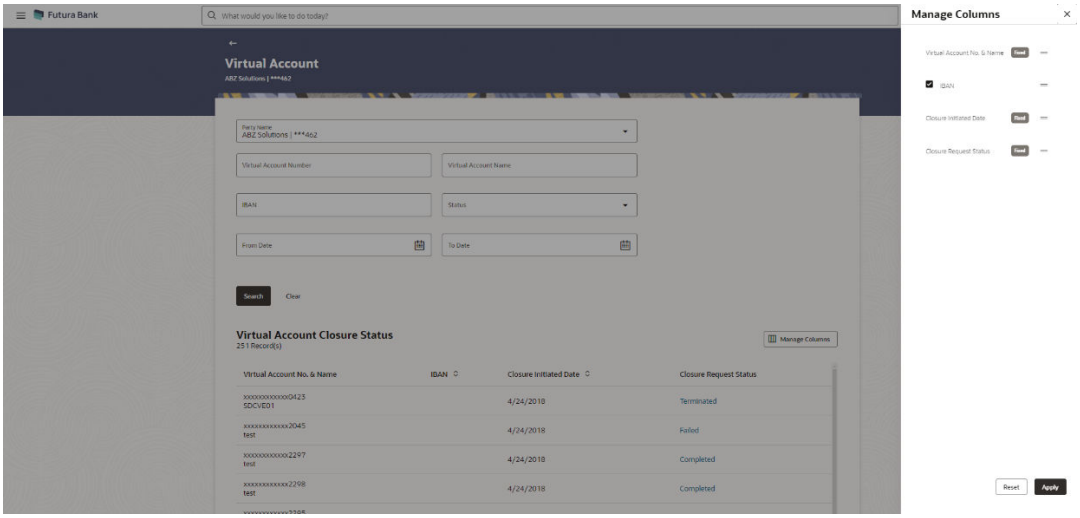
Table 4-19 (Cont.) Track Virtual Account Closure

Field	Description
StatusVirtual Account Closure Status	Select the status of the Virtual Account. **Note**: User can view only the configured number of Virtual Account Number in the search results. If the search result count exceeds the configured count, an error message appears to refine the search criteria.
Virtual Account No. & Name	Displays the account number and name corresponding to the search criteria selected for closure.
IBAN	Displays the IBAN number of the Virtual Account.
Closure Initiated Date	Displays the date on which closure initiation request is initiated.
Closure Request Status	Displays the status of the closure request. Following are the possible statuses of a Virtual Account closure request • **Closure Initiated** – Once user initiates Virtual Account closure, the status of the request would be “Closure Initiated”. • **Completed**: On successful closure of the Virtual Account, the status will be marked as "Completed" • **Terminated**: The status of the closure request will be marked as “Terminated", whenever a user terminates a closure request before the account is closed. User can terminate a closure request by clicking on the “Terminate” Button • **Failed**: The status of the closure request will be marked as “Failed” if any of the above listed stages fail. User can also retry the closure request by clicking on “Retry” button.

7. Click Manage Columns to reorder or modify or save column preferences in virtual account screen.



8. Click the Closure Request Status link to view the Virtual Account closure status details. The Virtual Account closure status screen appears. Refer below matrix to understand when Terminate /Retry buttons are displayed.

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Figure 4-8 Closure request status

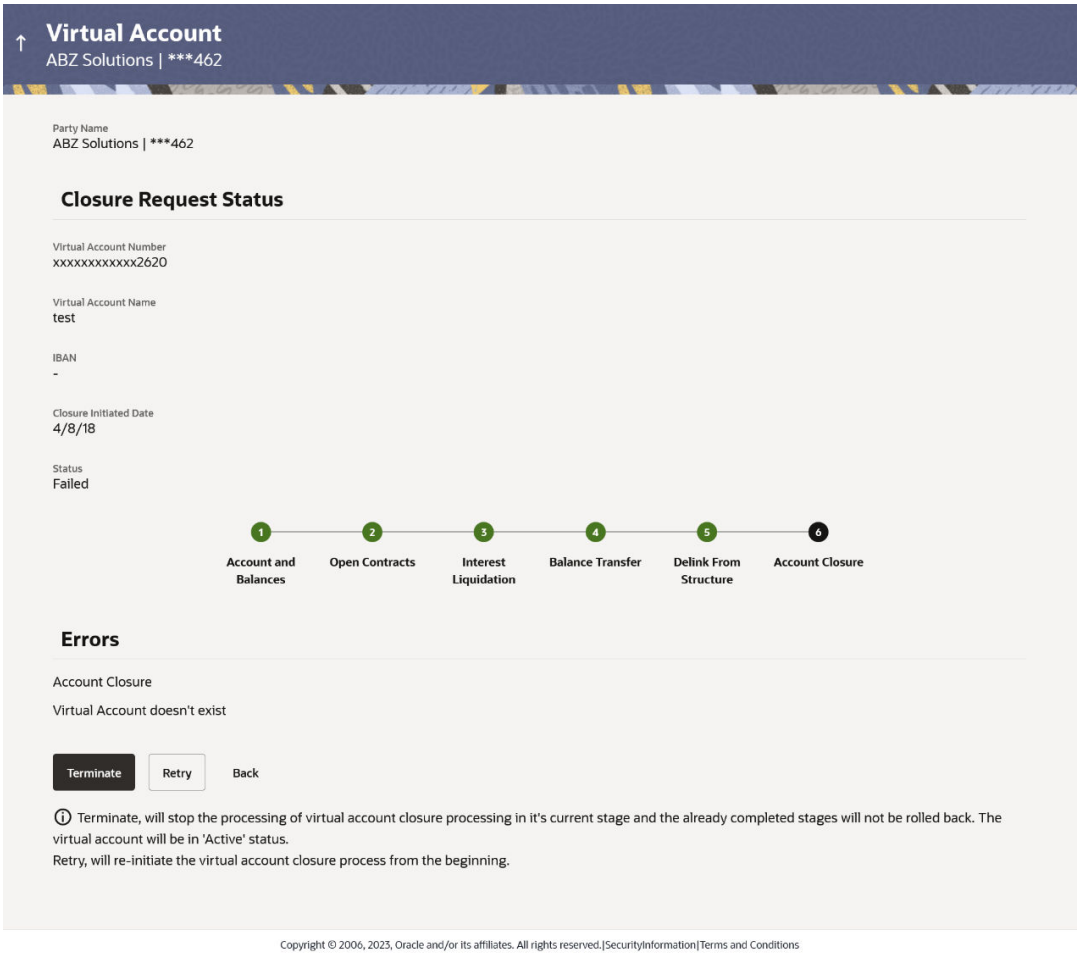

Table 4-20 Closure Request Status

Field	Description
Party Name	Displays the party name and ID mapped to the selected Virtual Account.
Closure Request Status	Specify the Virtual Account Number to track closure.
Closure Request Status	Information Specified in below fields are related to Closure request status
Virtual Account Number	Displays the Virtual Account Number.
Virtual Account Name	Displays the Virtual Account Name.
IBAN	Displays the IBAN number of the Virtual Account.
Structure List	Information Specified in below fields are related to Structure details.
Closure Initiated Date	Displays the date on which closure initiation request is initiated.
Status	Displays the status of the closure request.
Train stop	Displays the different stages of closure request.

9. User can perform any one of the following action.
   - Click **Terminate** to terminate the request.
   - Click **Retry** to retry the request.

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

4.6 Reopen Virtual Account

This feature allows the corporate user to reopen Virtual Accounts.

To reopen Virtual Account(s):

1. From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Virtual Account**. Under **Virtual Account**, click **View/Edit Virtual Account**.
2. In the Party Name field, select the party name and ID from the dropdown list.
3. Perform the following navigation to access the screen.
   - In the **Virtual Account Number** field, enter the Virtual Account whose details you want to edit
   - In the **Virtual Account Name** field, enter the name of the Virtual Account whose details you want to reopen.
4. Click on **Show more** option and search the Virtual Account by specifying the other parameters such as **Virtual Entity**, **IBAN**, **Branch Name**, **Currency**, **Linkage** type, and **Status**.
5. User can perform any one of the following action:.
   - Click **Search**
   - Click **Clear** to reset the search parameters.
   - Click **Cancel** to cancel the transaction.
6. Click the **Virtual Account Number & Name** link to reopen the virtual account.

   The **View Virtual Account - Closed** screen appears

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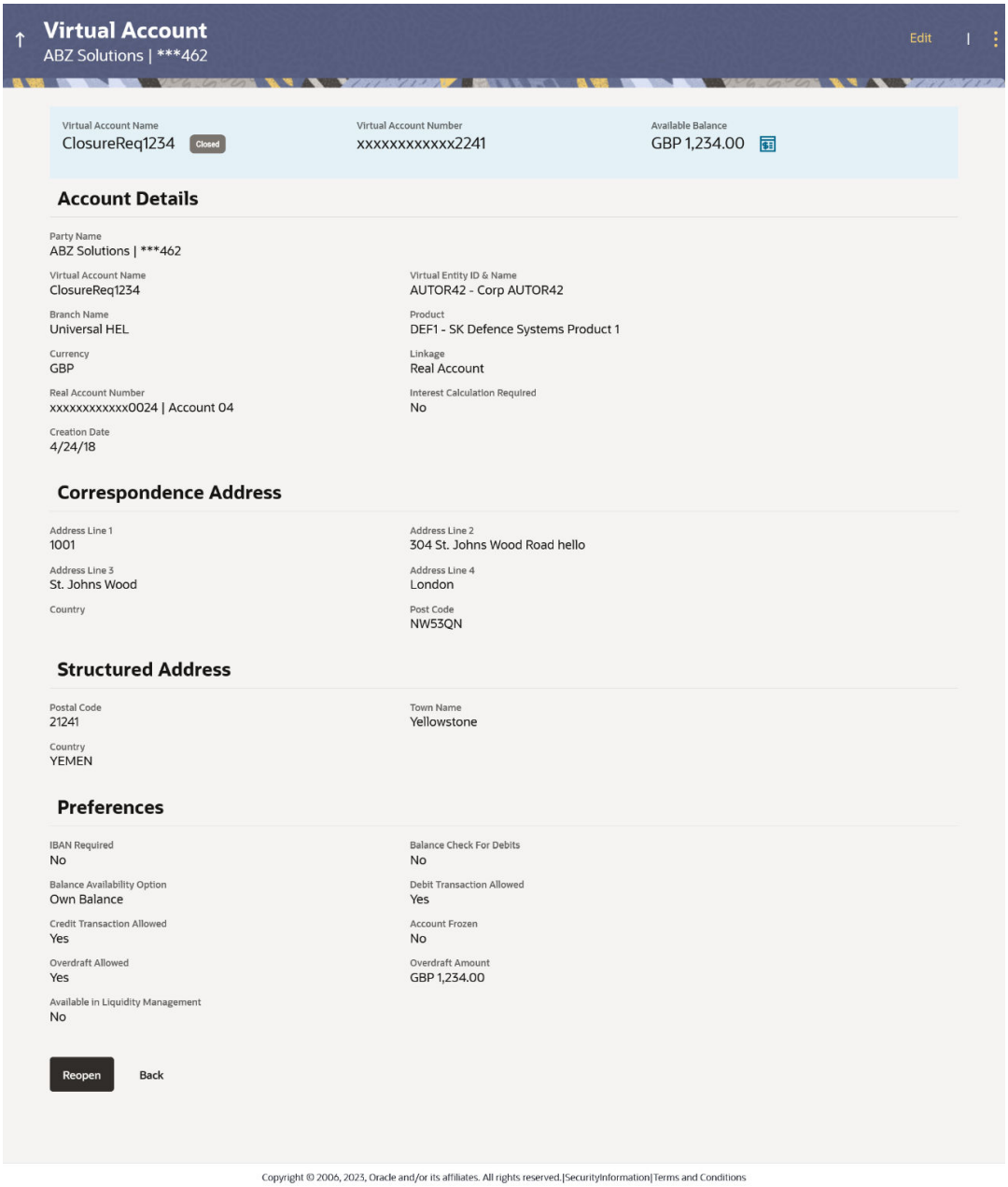

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Table 4-21 View Virtual Account - Closed - Field Description

Field	Description
Party Name	Displays the party name and ID mapped to the selected Virtual Account.
Virtual Account Name	Displays the Virtual Account name with Status Tag if Active or Closed.
Virtual Account Number	Displays the Virtual Account Number.

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Table 4-21 (Cont.) View Virtual Account - Closed - Field Description

Field	Description
Available Balance	Displays the balance details of Virtual account and related child accounts. **Note** On clicking the link, the users can view the balance for particular Virtual Account only including child contributions.
Account Details	This section displays the **Account Details** related fields.
Virtual Account Name	Displays the name of the Virtual Account corresponding to the account number.
Virtual Entity ID & Name	Displays the name and ID of the Virtual Account.
Branch Name	Displays the Branch Name of the Virtual Account.
Product	Displays the product name under which the Virtual Account is opened.
Purpose	Displays the purpose of the Virtual Account.
Currency	Displays the currency associated with the Virtual Account.
Linkage	Displays the linkage type of the Virtual Account to Structure or Real Account.
Structure Name	Displays the name of the structure to which the Virtual Account is added. This field appears only if the **Linkage** type is selected as **Structure**.
Parent Account Number	Displays the parent account number to which the Virtual Account is linked. This field appears only if the **Linkage** type is selected as **Structure**.
Real Account Number	Displays the Real account number to which the Virtual Account is linked. This field appears only if the **Linkage** type is selected as **Structure**.
Interest Calculation Required	Displays whether interest calculation is required at the account level.
Creation Date	Displays the account creation date.
Correspondence Address	
Address Line 1	Displays the correspondence address line 1 of the Virtual Account holder.
Address Line 2	Displays the second line of mailing address of the corporate Virtual Account holder.
Country	Displays the country name of the corporate Virtual Account holder.
Post Code	Displays the post code of the corporate Virtual Account holder.
Structured Address	
Department	Displays the department of the Virtual Account holder.
Sub-Department	Displays the sub-department of the Virtual Account holder.
Street Name	Displays the street name of the corporate Virtual Account holder.
Building Number	Displays the building number of the Virtual Account holder.
Building Name	Displays the building name of the Virtual Account holder.
Floor	Displays the floor number of the corporate Virtual Account holder.
Post Box	Displays the post box number of the Virtual Account holder.

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Table 4-21 (Cont.) View Virtual Account - Closed - Field Description

Field	Description
Room	Displays the room number of the corporate Virtual Account holder.
Post Code	Displays the post code of the Virtual Account holder.
Town Name	Displays the town name of the corporate Virtual Account holder.
Town Location Name	Displays the town location name of the corporate Virtual Account holder.
District Name	Displays the district name of the corporate Virtual Account holder.
Country Subdivision	Displays the country subdivision of the corporate Virtual Account holder.
Country	Displays the country name of the corporate Virtual Account holder.
Preferences	
IBAN Required	Displays whether the IBAN is required.
IBAN	Displays the IBAN number of the Virtual Account.
Balance Check for Debits	Displays whether minimum balance is to be checked for account debit.
Balance Availability Options	Displays whether balance available is in **Own + Child** account or **Total Pool** or **Own + Child + Fixed Amount from Pool**.
Debit Transaction Allowed	Displays whether debit transactions are allowed in the account.
Credit Transaction Allowed	Displays whether credit transactions are allowed in the account.
Account Frozen	Displays whether the account is frozen.
Overdraft Allowed	Displays whether overdraft facility is available on the Virtual Account.
Overdraft Amount	Displays the fixed amount as overdraft on the Virtual Account. This field appears if you select **Overdraft Allowed** preference.
View Transactions	Click icon and a. Select the **View Transactions** option to view the transaction details. b. Select the **View Restrictions** option to view the restriction details. c. Select the **Edit Restrictions** option to edit the restriction details. The view transaction pop-up screen displays the transaction details between the selected dates for the selected Virtual Account. Below mentioned field are displayed.
From Date	Specify the date from when the transaction details must be generated.
To Date	Specify the date till when the transaction details must be generated.
Transaction Details	Click **Search** to view the transaction details for the product. Click **Clear** to clear the search criteria. Click **Download** to download the transaction details in .csv format.
Transaction Date	Displays the date on which the transaction is processed.
Value Date	Displays the date on which the transaction is executed.
Description	Displays the brief description of the transaction.
Reference Number	Displays the reference number of the transaction.
Amount	Displays the debit/ credit amount of the transaction.
Dr/Cr	Displays the transaction type as Credit or Debit.
Balance	Displays the running balance of the Virtual Account.

7. User can perform any one of the following action:

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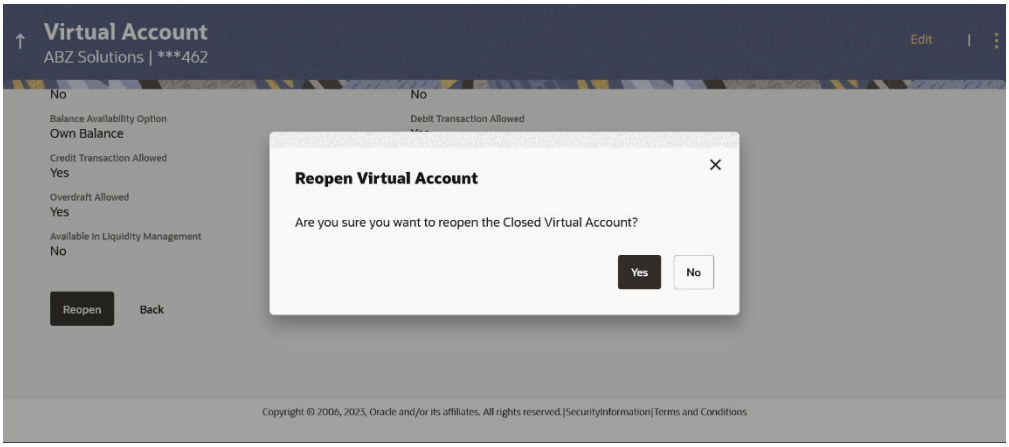
- Click **Reopen** to reopen the Virtual Account. The message is displayed prompting for reopening the Virtual Account.
- Click **Back** to navigate back to previous screen.

Figure 4-9 Reopen Virtual Account



8. User can Perform any one of the following action: Click **Yes** to reopen the Virtual Account.
   - Click **Yes** to reopen the Virtual Account.
   - Click **No** if you do not wish to reopen the Virtual Account.
9. User can perform any one of the following action when the success message of Virtual Account Reopen appears along with the reference number.
   - Click **Go To Dashboard** to navigate to the dashboard screen.
   - Click **Go To Overview** to navigate to the Virtual Account management dashboard.

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5

Virtual Accounts Structure

The implementation of Virtual Accounts structure provides corporates better visibility and greater control over cash. It allows corporate the ability to re-examine funds allocation quickly and look for opportunities to implement a payment or collection.

You can create and view the Virtual Accounts structure in both tabular as well as map view.

Features Supported In the Application

The virtual account module of the OBDX application supports the following features:

- Create Virtual Accounts Structure
- View Virtual Accounts Structure
  This topic explains the systematic instructions to view the Virtual Account Structure.
- Edit Virtual Accounts Structure
- Close Virtual Accounts Structure

5.1 Create Virtual Accounts Structure

Navigation Path:

Figure 5-1 Create Virtual Account

1. Perform the following navigation to access the screen.
   - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Virtual Accounts Structure**. Under **Virtual Accounts Structure**, click **Create Virtual Account Structure**
   - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Overview**, and then click **Virtual Accounts Structure**. Under **Virtual Accounts Structure**, click **Create Virtual Account Structure**.

   The **Create Virtual Account Structure** screen appears

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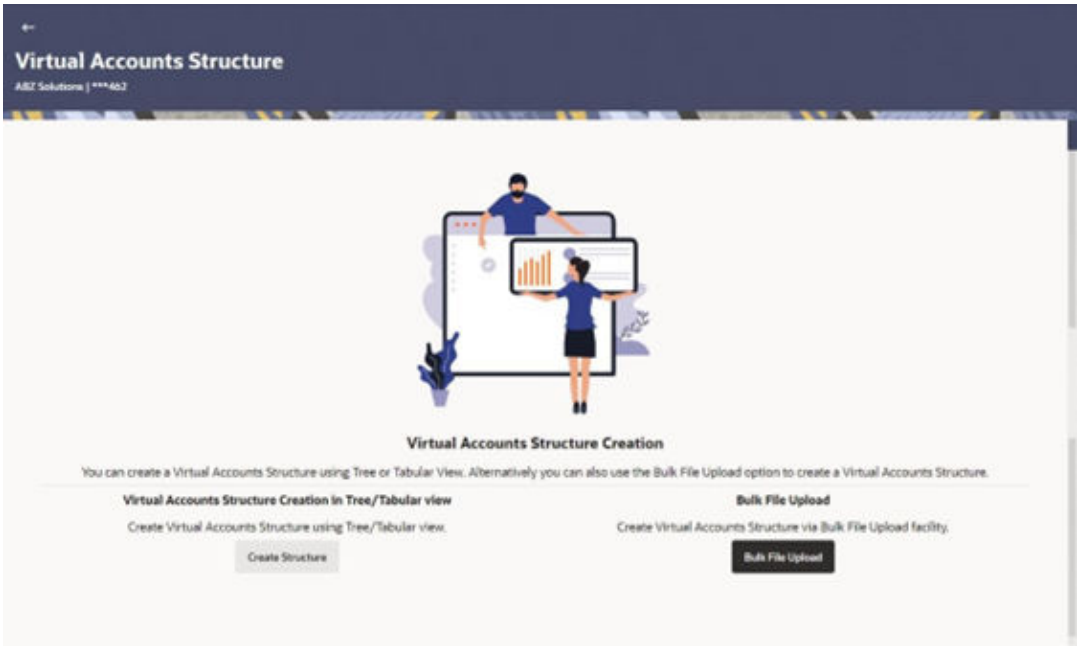

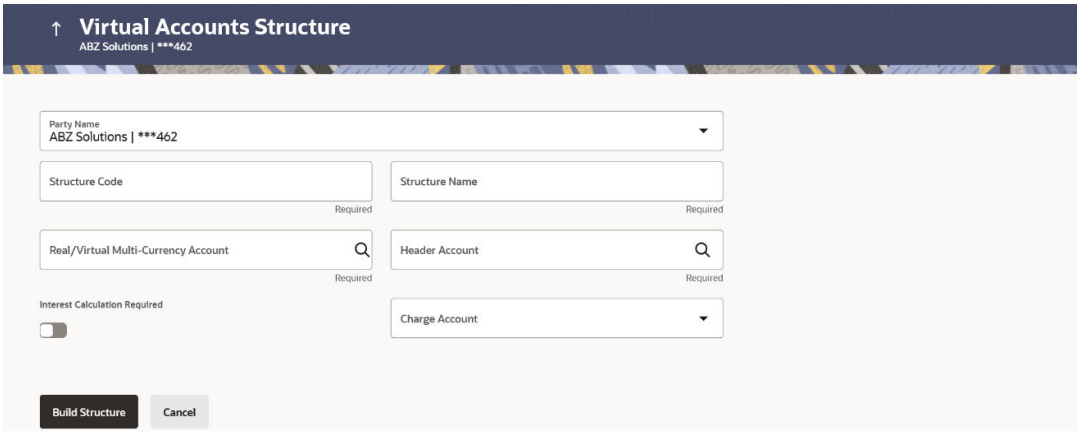

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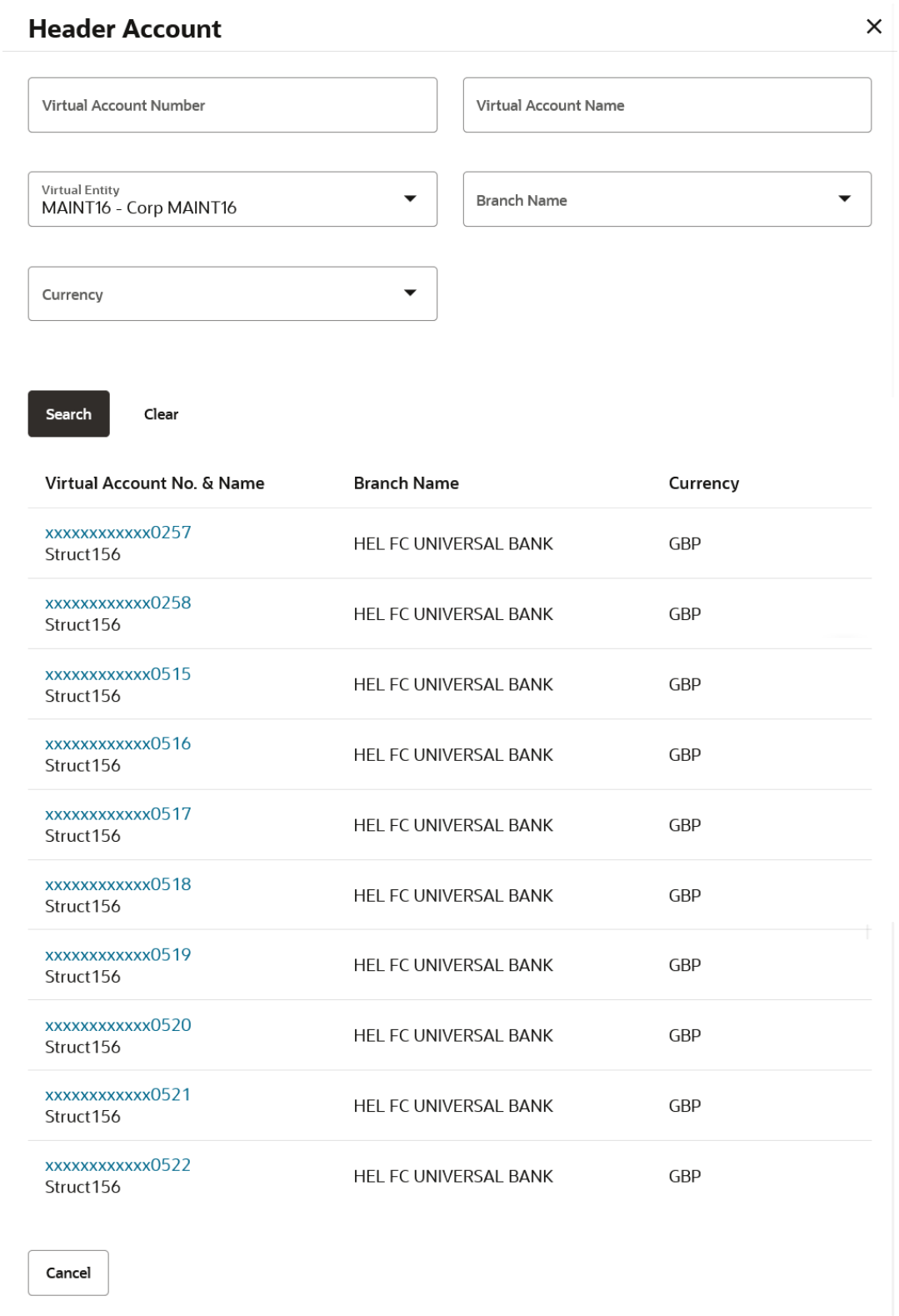

.

For more information on fields, refer to the field description table.

To create Virtual Accounts Structure in Tree/Tabular view:

2. Click **Create Structure** to create the Virtual Accounts Structure in Tree/Tabular view.

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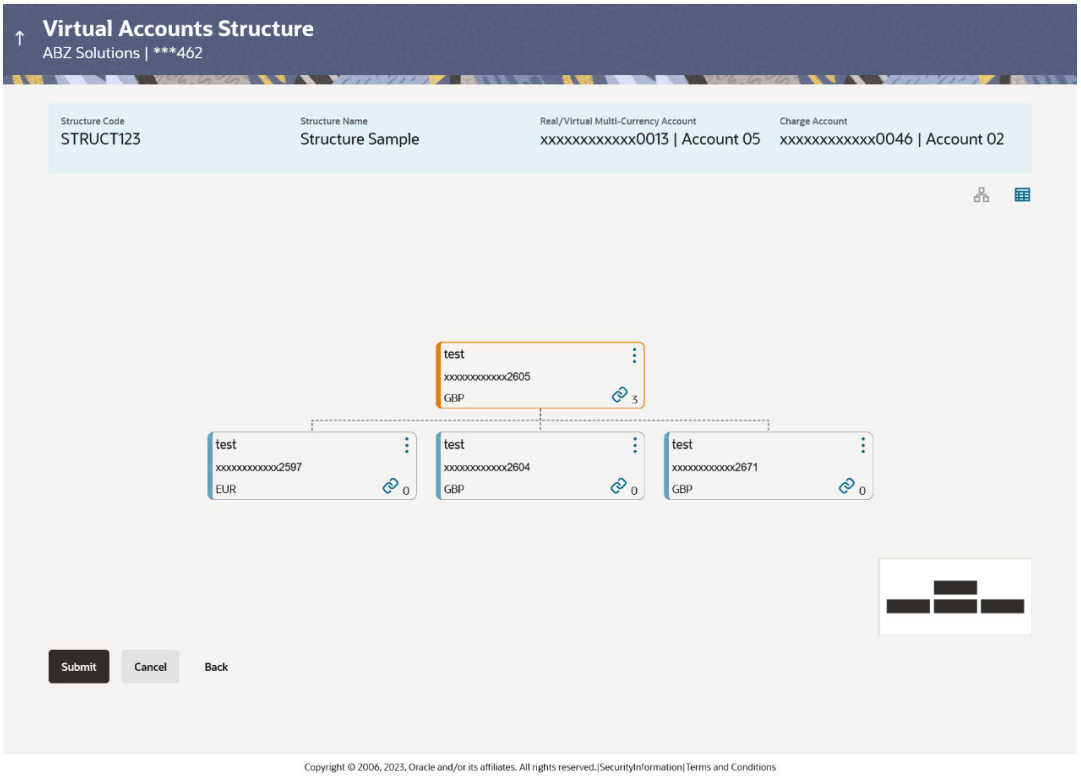
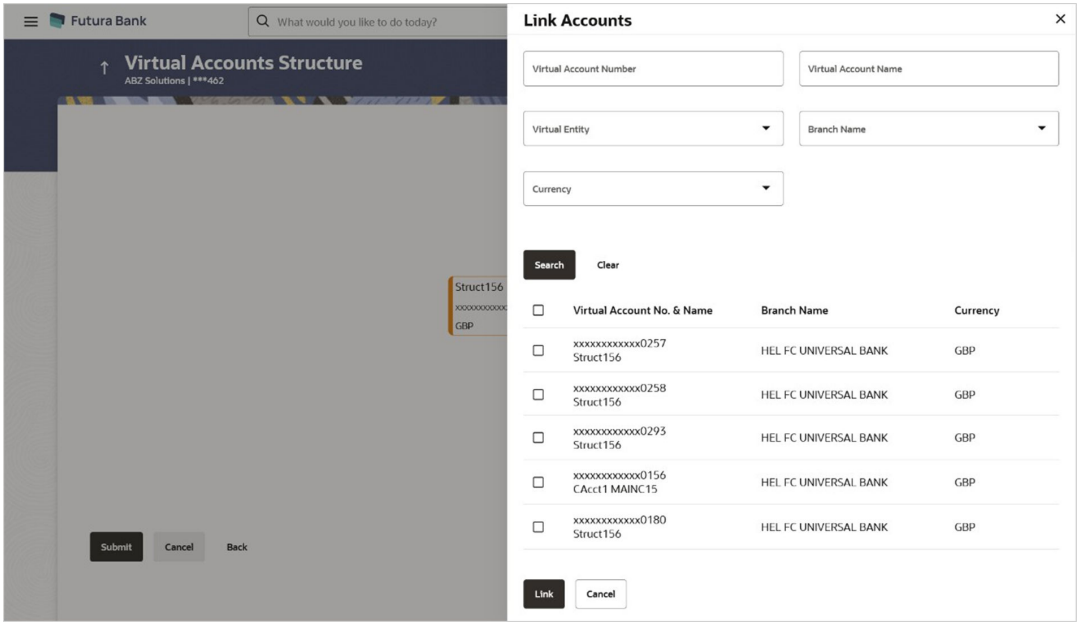
The **Virtual Accounts Structure** screen appears.





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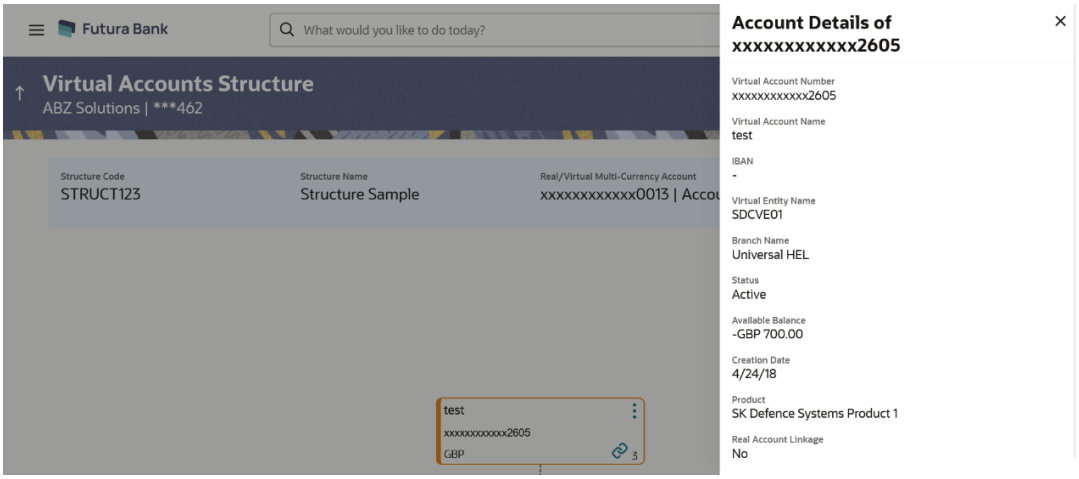

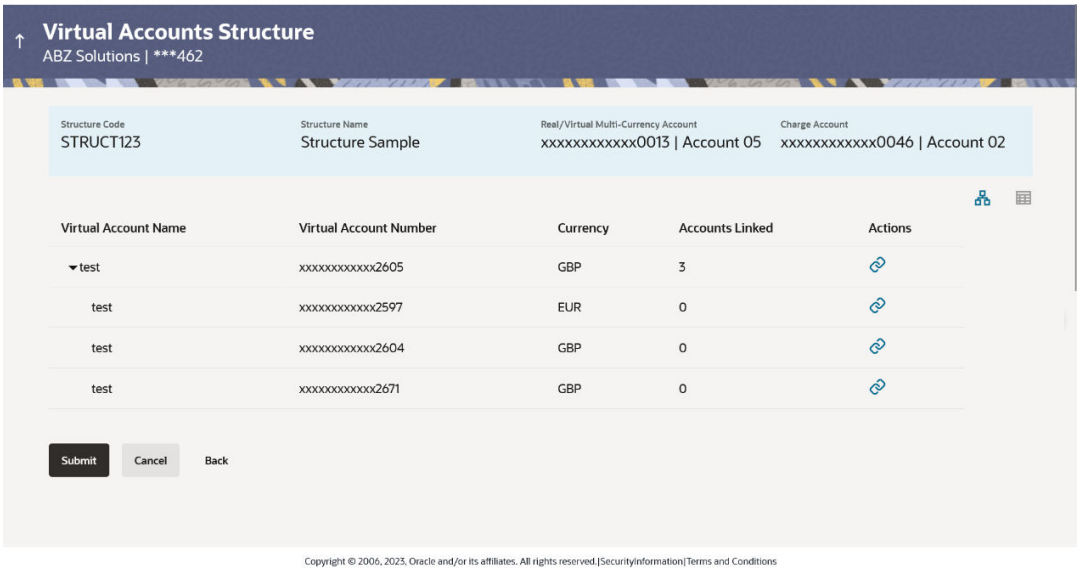

Table 5-1 Virtual Accounts Structure - Field Description

Field	Description
Structure Code	Specify the structure code.
Structure Name	Specify the structure name corresponding to the structure code.
Real/ Virtual Multi-Currency Account	Select the Real/Multi-Currency account number under which the structure is to be created.
Header Account	Select the Header account number, which is the topmost Virtual Account in the structure.
Interest Calculation Required	Toggle to indicate whether interest calculation is required at a structure level.
Charge Account	Select the charge account number from which the charges can be collected.

OR

Click **Bulk File Upload** to create the Virtual Accounts Structure through Bulk File Upload.

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3. In the **Party Name** field, select the party name and ID from the drop-down list.
4. In the **Structure Code** field, enter the structure code.
5. In the **Structure Name** field, enter the name of the structure.
6. From the **Real/Virtual Multi-Currency Account** list, select the appropriate account number.
7. In the **Header Account** field, click **Search** icon to search the header account number..

   The **Header Account** overlay appears.
8. In the Header Account overlay screen, select the required filter criteria in the respective fields.
9. User can perform any one of the following action:
   - Click **Search** to search to view Virtual Account.
   - Click **Clear** to reset the entered data.
   - Click **Cancel** to cancel the Parent Account selection.
10. Search and select the header account number from the list.
11. Toggle the **Interest Calculation Required** to avail the interest calculation, if required.
12. From the **Charge Account** list, select the Charge Account Number.
13. Click **Build Structure**.

    The **Create Virtual Accounts Structure** screen appears.

    User can also Perform the following action:

    Click **Cancel** to cancel the transaction.

Create Virtual Accounts Structure - Tree view:

14. Click **More info** icon to view the account details, and undo link the Virtual Account.
    - If you click **Account Details**, the **Account Details** screen appears.
    - If you click **Undo Link**, a message confirming removal of selected account appears. Click **OK**.

    The selected account along with the child accounts are de-linked from the parent account.
15. Click **Link** icon to link the Virtual Account.

    The **Link Accounts** screen appears.
16. Select the appropriate account number and click **Link**.

    The selected Virtual Account Number is linked to the parent Virtual Account.
17. Click **Tree** icon to view the account structure in tree view.

    The **Linked Accounts** appears in Tree view.

    User can also perform the following action:

    Click **Table** icon to view the account structure in table view.

    The **Linked Accounts** appears in Tabular view.

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Table 5-2 Virtual Accounts Structure - Table View - Field Description

Field	Description
Party ID & Name	Displays the party ID and name to which the Virtual Accounts structure is to be mapped.
Structure Code	Displays the structure code.
Structure Name	Displays the structure name corresponding to the structure code.
Real/ Virtual Multi-Currency Account	Displays the Real/Multi-Currency account number under which the structure is to be created.
Charge Account	Displays the charge account number from which the charges will be collected. Create Structure functionality is available in both Tree and Table view. Below fields are available / applicable for both the views.
Virtual Account Name	Displays the Virtual Account name corresponding to the Virtual Account Number.
Virtual Account Number	Displays the Virtual Account Number. **Note** The user will be able to view only the Virtual Accounts which he has access to.
Currency	Displays the currency of the Virtual Account.
Account Linked	Displays the number of linked child accounts to the parent account. This field appears as column in **Tabular** view. This field **Link** icon appears directly in the Virtual Account node in **Tree** view.
Action	Click **three-dots** icon to view the account details or undo link the Virtual Accounts in **Tree/Tabular** view. **Note** Undo link appears for newly added accounts only.
Link	Click **Link** icon to link the child accounts under Virtual Account Number in **Tree/Tabular** view. On clicking this icon, **Link Accounts Overlay** appears from which the user selects the Virtual Accounts to link. **Note** The user will be able to view only the Virtual Accounts which he has access to.
Expand/ Collapse	Click to expand or collapse list in the table structure. This button appears only in **Tabular** view. Click on the node to expands its immediate child accounts and collapses all other expanded nodes. This option is applicable only for **Tree** view.

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18. User can perform any one of the following action. .
    - Click **Submit** to create the Virtual Accounts Structure.
    - Click**Cancel** to cancel the transaction.
    - Click**Back** to navigate to the previous screen.
19. The **Review** screen appears. Verify the details and click **Confirm**
20. User can also perform the following action:
    - Click Cancel to cancel the transaction.
    - Click Back to navigate back to the previous screen..
21. The success message of **Virtual Accounts Structure** creation appears along with the reference number and status of the transaction. User can also perform the following action:
    - Click **Go To Dashboard** to navigate to the dashboard.
    - Click **Create More structure** to create Virtual Structure.

5.2 View Virtual Accounts Structure

This topic explains the systematic instructions to view the Virtual Account Structure.

By default, all the Virtual Account Structures appears. In case if you wish to search a Virtual Account Structure, you can specify the fields in search criteria.

To view Virtual Account Structure:

1. Perform the following navigation to access the screen.
    - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Virtual Accounts Structure**. Under **Virtual Accounts Structure**, click **View/Edit Virtual Account Structure**
    - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Overview**, and then click **Virtual Accounts Structure**. Under **Virtual Accounts Structure**, click **View/Edit Virtual Account Structure**.
2. In the **Party Name** field, select the party name and ID from the drop-down list.
3. Click the **Structure Code** enter the virtual structure code. OR In the Structure Name field, enter the virtual structure name
4. Perform any one of the following action:
    a. Click**Search** to view Virtual Accounts structure. The search result corresponding to the search criteria is displayed.
    b. Click**Clear** to clear the search criteria. OR
    c. Click **Cancel** to cancel the transaction

    The **Virtual Account Structure** screen appears.

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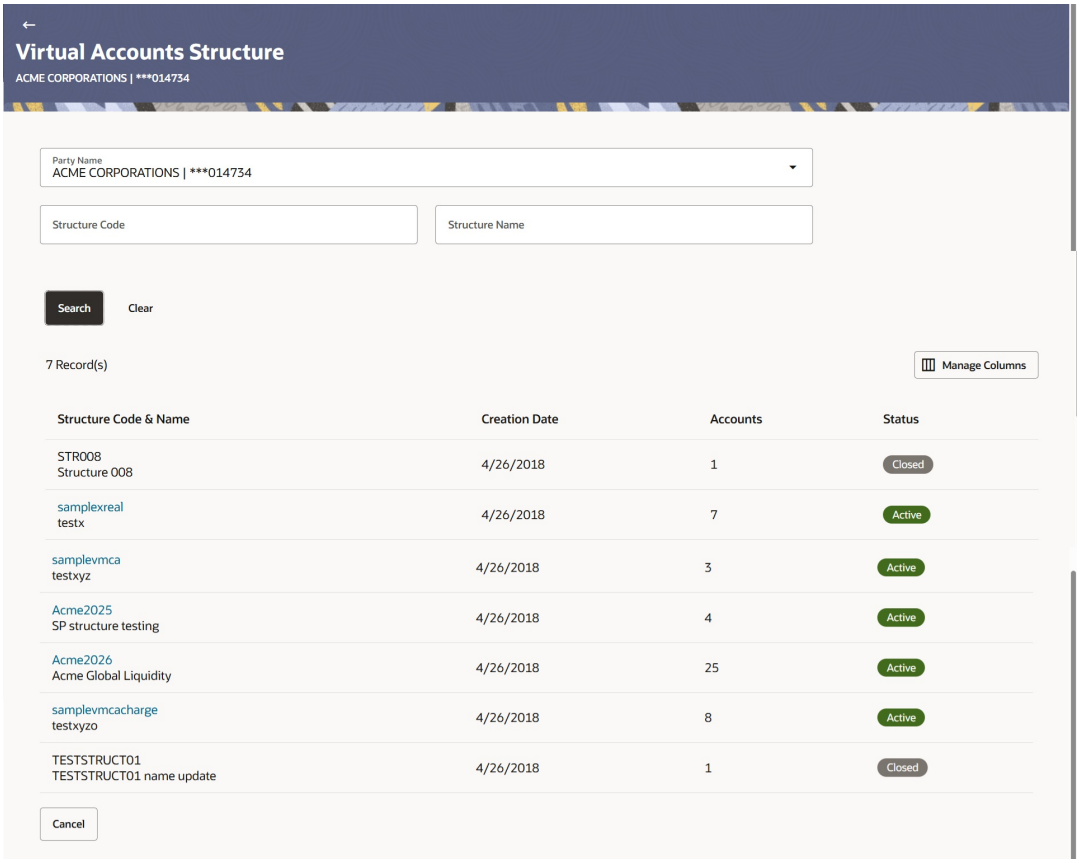

Table 5-3 Virtual Account

Field	Description
Party Name	Select the party name and ID from the drop-down list to view the applicable Virtual Accounts Structure. By default, the primary party of the logged-in user is selected. **Note:** Based on the party name selection, the mapped Virtual Accounts Structure are displayed.
Customer Name	Displays the customer name.
Customer IDs	Displays the customer ID of the customer.
Structure Code	Specify the structure code corresponding to the real account.
Structure Name	Specify the structure name corresponding to the real account.
Structure List	This section displays the structure list details.
Total Count of Records	Displays the total count of records based on the search criteria.
Structure Code & Name	Displays the structure code and name.
Creation Date	Displays the structure creation date.
Accounts	Displays the total count of Virtual Accounts linked to the structure.
Status	Displays the status of the structure.

5. Click Manage Columns to reorder or modify or save column preferences in virtual Accounts Structure screen.

   The **View Virtual Accounts Structure – Manage Columns** screen appears.

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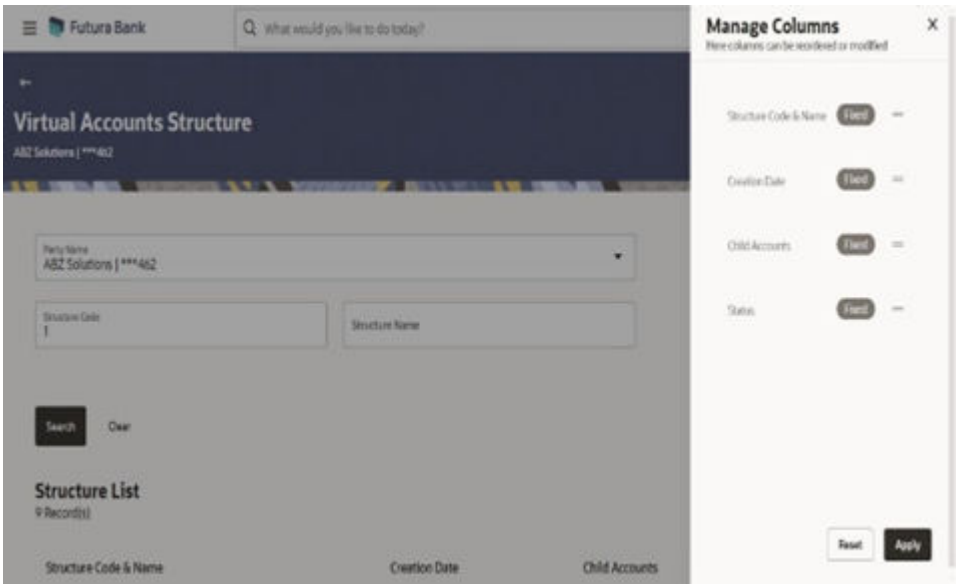
Figure 5-2 View Virtual Accounts Structure – Manage Columns



6. Perform any one of the following action
   - Click**Apply**to apply the modified columns preferences.
   - Click**Reset**to reset the columns preferences
7. Click the **Structure Code & Name** link to view the Virtual Accounts Structure details. The

Figure 5-3 Virtual Accounts Structure - Tree View

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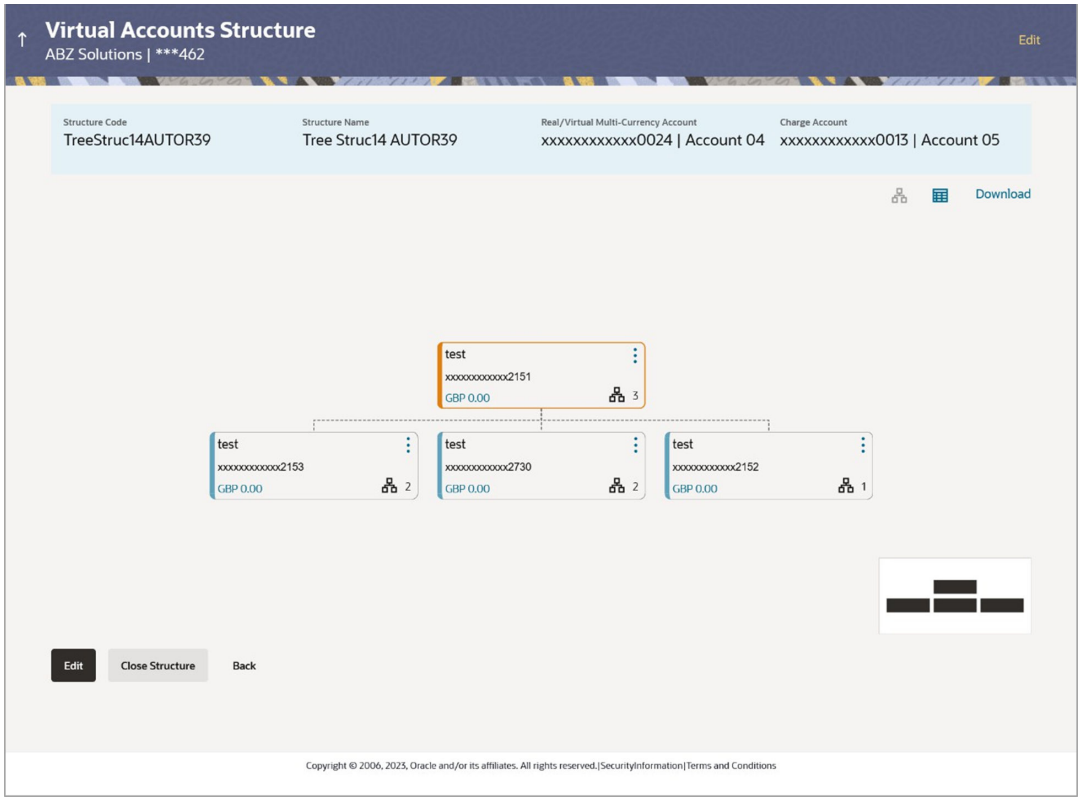

> **Note**
>
> Only Header node and its immediate child accounts appears on the screen initially.
> To view further nodes, click on the respective nodes to expand and view its child accounts.

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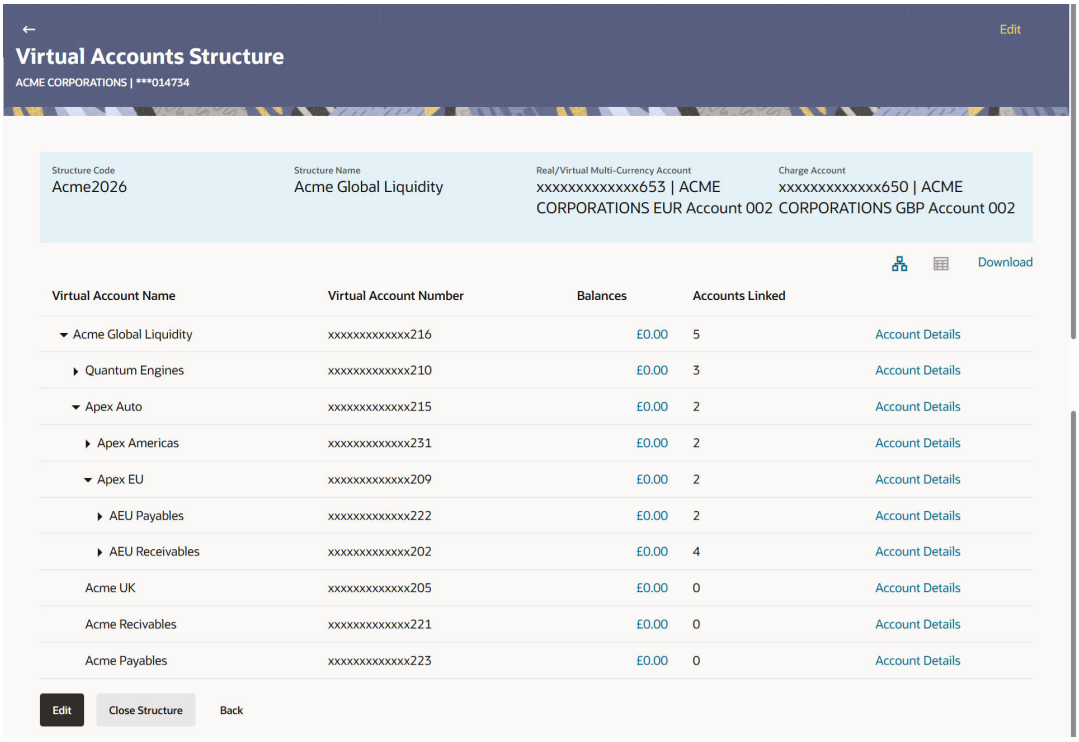
Figure 5-4 Virtual Accounts Structure - Tabular View



> **Note**
>
> Header account and all its child accounts appears on the screen initially.

Figure 5-5 View Virtual Accounts Structure - Account Balance Details

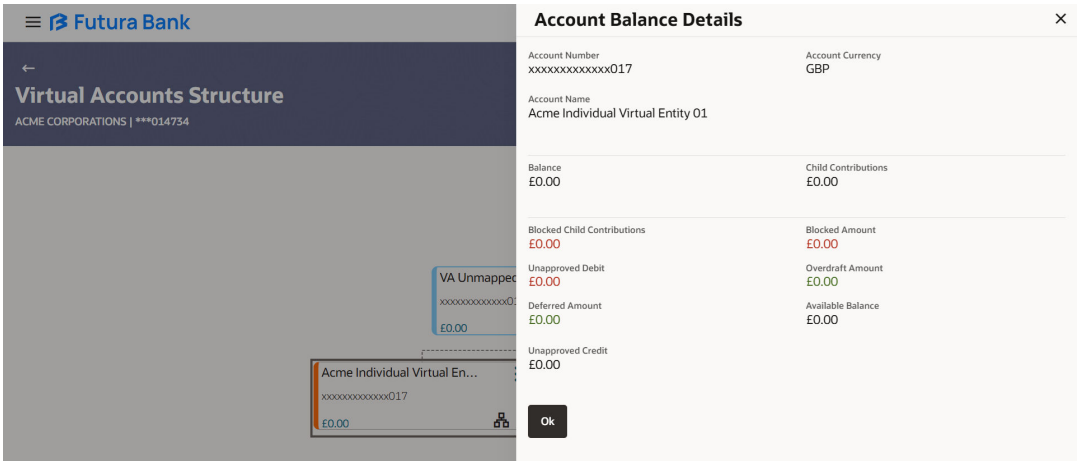


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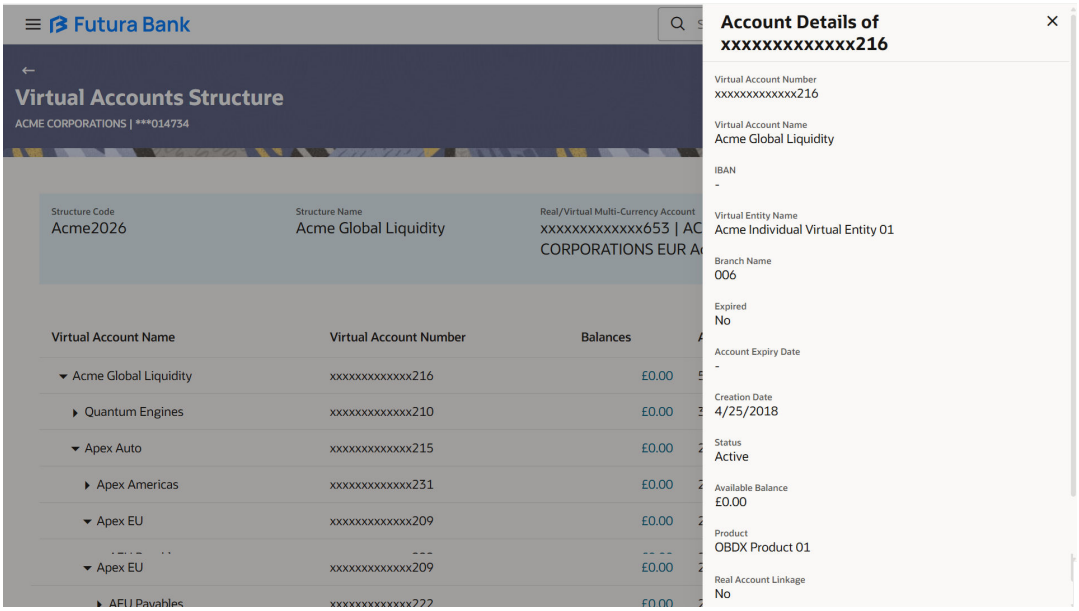
Table 5-4 Account Balance Details - Field Description

Field	Description
Account Number	Displays the Virtual Account Number.
Account Currency	Displays the name of the currency name under which the Virtual Account is to be opened.
Account Name	Displays the name of the Virtual Account Holder.
Balance	Displays the balance in Virtual account.
Child Contributions	Displays the contributions made by the linked child Virtual Accounts.
Blocked Child Contributions	Displays the blocked amount of the linked child Virtual Accounts.
Blocked Amount	Displays the blocked amount, which cannot be utilized.
Unapproved Debit	Displays the unauthorized debit amount..
Overdraft Amount	Displays the fixed amount as overdraft on the Virtual Account.
Deferred Amount	Displays the deferred amount on the Virtual Account.
Available Balance	Displays the name of the structure to which the Virtual Account is added. This field appears only if the **Linkage** type is selected as **Structure**.
Unapproved Credit	Displays the unauthorized credit amount.
Transaction Inquiry	Click on the ink to view the transactions of the virtual account for the specified period. For information, refer **Transaction Inquiry** section.

View Virtual Accounts Structure - Account Details



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> **Note**
>
> - Header Node is displayed in different color and Selected node is highlighted.
> - Click this icon to navigate between pages to view all the linked accounts. Count of nodes to be visible at a single level in a Virtual Accounts Structure will be as maintained in system configuration post which all the nodes appear in horizontal pagination.

Table 5-5 View Virtual Accounts Structure Field Description

Field	Description
Real Customer Name & ID	Displays the Real customer name and ID.
Structure Code	Displays the Structure code corresponding to the real account.
Structure Name	Displays the Structure name corresponding to the real account.
Real/ Virtual Multi-Currency Account	Displays the Real/Multi-Currency account number under which the structure is to be created. **Note** For VMCA, Virtual Multi-Currency Account appears. This field is visible if the user does not have access to Real/ Multi-Currency account.
Charge Account	Displays the charge account number from which the charges will be collected.
View Structure functionality is available in both **Tree** and **Table** view. Below fields are available / applicable for both the views.	
Virtual Account Name	Displays the Virtual Account name corresponding to the Virtual Account Number.
Virtual Account Number	Displays the Virtual Account Numbers. **Note** This field is greyed out for the Virtual Account which the user does not have access.
Balances	Displays the balance available in Virtual Account. Click on the **Account Balance** hyperlink, **Account Balance Overlay** appears. **Note** This field is left blank for the Virtual Accounts which the user does not have access.

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Table 5-5 (Cont.) View Virtual Accounts Structure Field Description

Field	Description
Account Linked	Displays the number of linked accounts to the Virtual Account Number. This field appears as column in **Tabular** view. This field **share 5** icon appears directly in the Virtual Account node in **Tree** view.

Table 5-6 Virtual Accounts Structure - Account Balance Details - Field Description

Field	Description
Account Number	Displays the Virtual account number.
Account Currency	Displays the Virtual account currency.
Account Name	Displays the name of the Virtual Account holder
Balance	Displays the balance in the Virtual Account.
Child Contributions	Displays the contributions made by the linked child Virtual Accounts.
Blocked Child Contributions	Displays the blocked amount of the linked child Virtual Accounts.
Blocked Amount	Displays the blocked amount, which cannot be utilized.
Unapproved Debit	Displays the unapproved debit amount.
Overdraft Amount	Displays the overdraft amount on the Virtual Account.
Deferred Amount	Displays the deferred amount on the Virtual Account.
Available Balance	Displays the available balance in the Virtual account.
Unapproved Credit	Displays the unauthorized credit amount.

Account details

Click on the Account Number of the Virtual Account. The Account Balance Details screen appears.

Table 5-7 Virtual Accounts Structure - Account Details - Field Description

Field	Description
Virtual Account Number	Displays the Virtual account number.
Virtual Account Name	Displays the name of the Virtual account
IBAN	Displays the IBAN number of the Virtual Account
Virtual Entity Name	Displays the name of the virtual entity corresponding to the Virtual Accounts
Branch Name	Displays the branch name of the account
Expired	Displays the blocked amount of the linked child Virtual Accounts.
Account Expiry Date	Displays the Expiry date of the virtual account
Creation Date	Displays the structure creation date.
Status	Displays the status of the structure
Available Balance	Displays the available balance in the Virtual account.
Product	Displays the product name under which the Virtual Account is opened
Real Account Linkage	Displays whether the Virtual Account is linked to the Real Account

8. In **Tree** view, click **three-dots** icon to view the **Account Details**.

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User can also perform the following action:

In **Tabular** view, click **Account Details**.

The **Account Balance Details** screen appears.

Note: This button appears only for the Virtual Accounts which the user has access.

9. Click on the header node to view the accounts linked under the Virtual Account. User can also perform any of the following action:
   - Click **Tree** icon to view the account structure in a tree view. You can click on each account widget to view the account balance details.
   - Click **Table** icon to view the account structure in tabular view. You can click **View More** link to view the account balance details.
   - Click **Download** to download the Virtual Accounts Structure in .csv format.

> **Note**
>
> This option will not appear for the closed Virtual Accounts Structure.

10. User can also Perform any of the following action :
    - Click **Edit** to modify and update the Virtual Accounts Structure.
    - Click **Close Structure** to close the Virtual Accounts structure.
    - Click **Back** to navigate back to previous screen.

5.3 Edit Virtual Accounts Structure

The **Edit Virtual Accounts Structure** allows the user to edit the Virtual Accounts structure. The user can add a child account as well as remove the child account as required.

Navigation Path:

> **Note**
>
> Delink option is available only for a node which does not have any child accounts. The user can delink the node from the structure only if its own balance is Zero. It will only delink a Virtual Account from the structure and not close the Virtual Account.

To edit Virtual Accounts Structure:

1. Perform any one of the following navigation:
   a. From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Virtual Accounts Structure**. Under **Virtual Accounts Structure**, click **View/Edit Virtual Account Structure**.
   b. From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Overview**, and then click **Virtual Accounts Structure**. Under **Virtual Accounts Structure**, click **View/Edit Virtual Account Structure**.
2. Navigate to the **ViewVirtual Accounts Structure** and in the **StructureCode** field, enter the Virtual Accounts structure code whose details you want to edit.

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3. In the **StructureName** field, enter the name of the Virtual Accounts Structure whose details you want to edit.
4. Perform any one of the following action:
   a. Click **Search**.The search result corresponding to the search criteria appears.
   b. Click **Clear** to reset the search parameters.
   c. Click **Cancel** to cancel the transaction.
5. Click the link under the **Structure Code & Name** column.

   The Structure Code details appears.
6. Click **Edit**.

   The **Edit Virtual Accounts Structure** screen appears.

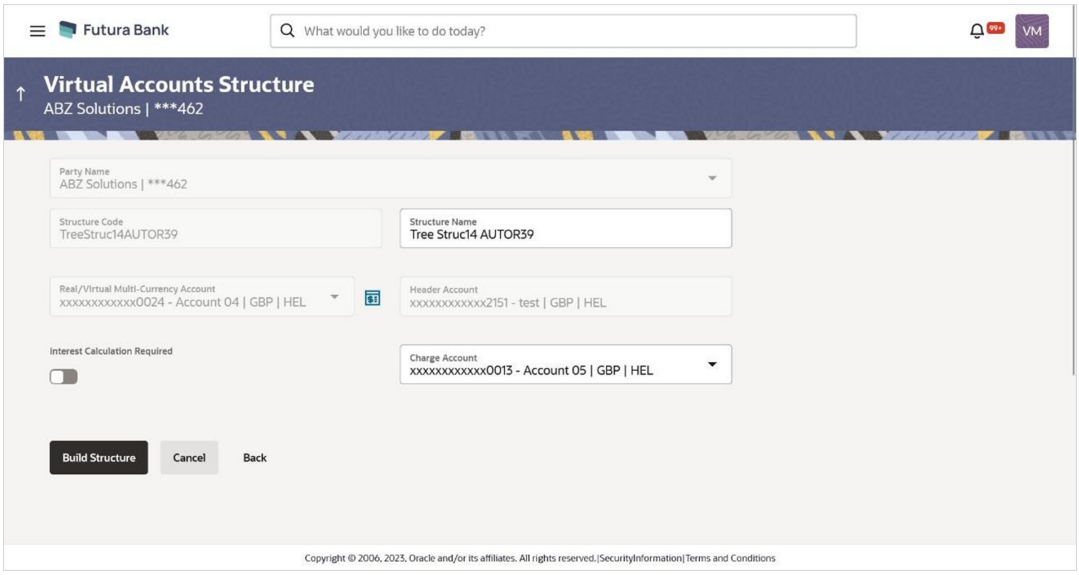

Table 5-8 Virtual Accounts Structure - Edit - Field Description

Field	Description
Party Name	Displays the party name and ID mapped to the selected Virtual Accounts Structure.
Structure Code	Displays the structure code.
Structure Name	Displays the structure name corresponding to the structure code.
Real/Multi-Currency Account	Select the Real/Multi-Currency account number under which the structure is to be updated. **Note** The user cannot change the Real/VMCA account number in a structure until all linked Virtual accounts are zeroed and removed.

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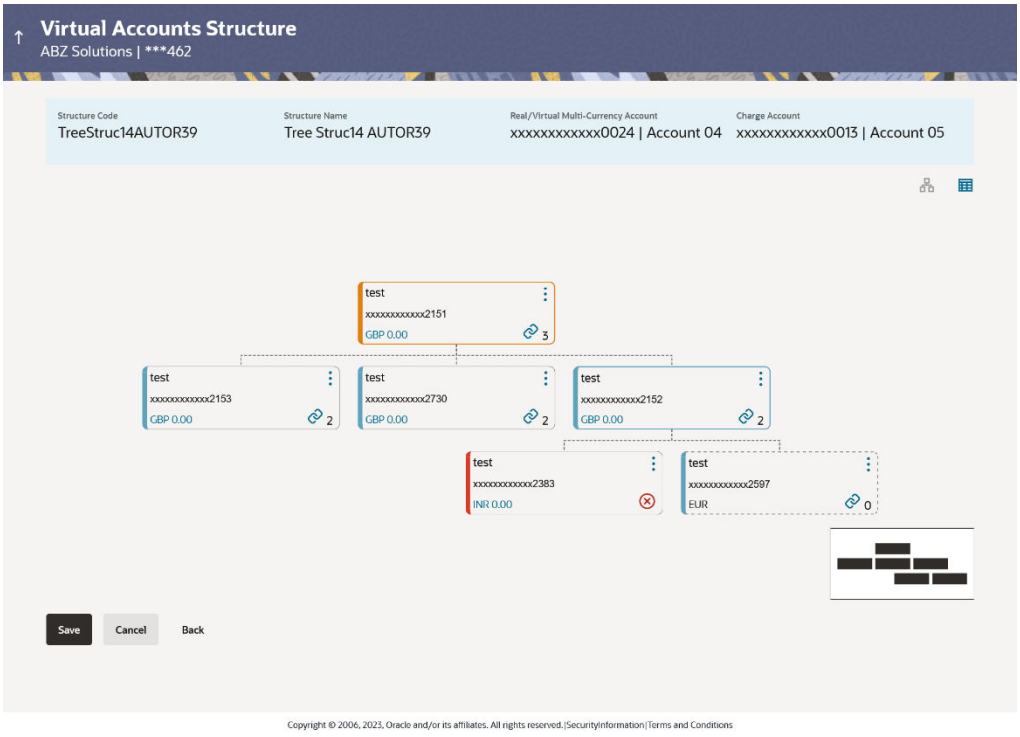
Table 5-8 (Cont.) Virtual Accounts Structure - Edit - Field Description

Field	Description
Balance	Displays the current balance in the selected Real/Multi-Currency account. **Note** This field appears only for the Real/Multi-Currency Accounts which the user has access.
Header Account	Displays the Header account number under which the structure is to be updated.
Interest Calculation Required	Indicates whether interest calculation is required ta structure level.
Charge Account	Select the charge account number from which the charges can be collected.

7. Modify the **Structure Name**, **Interest Calculation Required** toggle, and **Charge Account**, if required.
8. Click **Build Structure**.

   The **Edit Virtual Accounts Structure – Tree View** screen appears.

Figure 5-6 Edit Virtual Accounts Structure – Tree View



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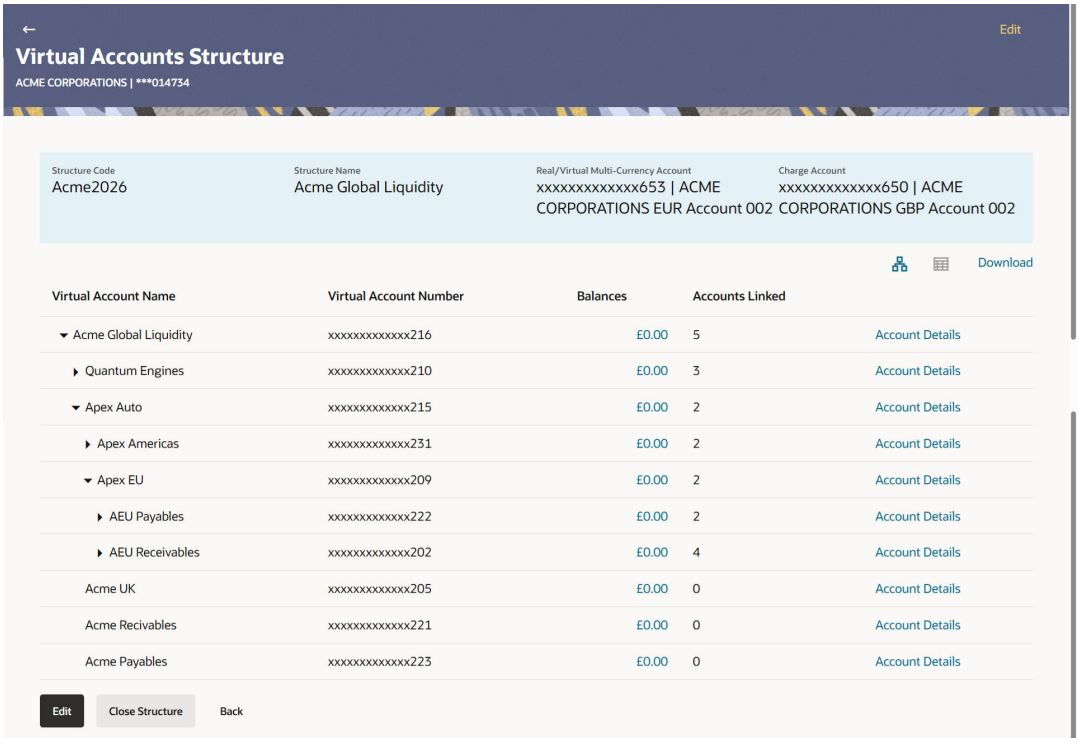
> **Note**
>
> Only Header node and its immediate child accounts appears on the screen initially.
> To view further nodes, click on the respective nodes to expand and view its child accounts.

Figure 5-7 Edit Virtual Accounts Structure - Tabular View



> **Note**
>
> Header account and all its child accounts appears on the screen initially.
> To view further nodes, the user has to click on expand and collapse icon to view its child accounts.

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Figure 5-8 Edit Virtual Accounts Structure - Link Accounts Overlay

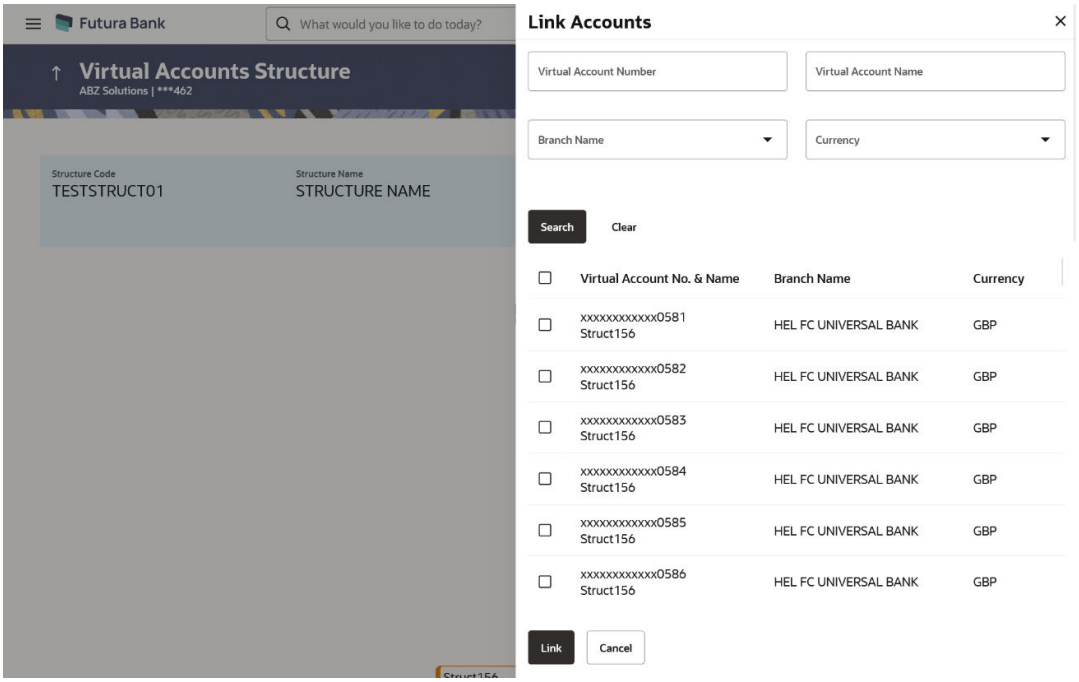

Figure 5-9 Edit Virtual Accounts Structure - Account Balance Details

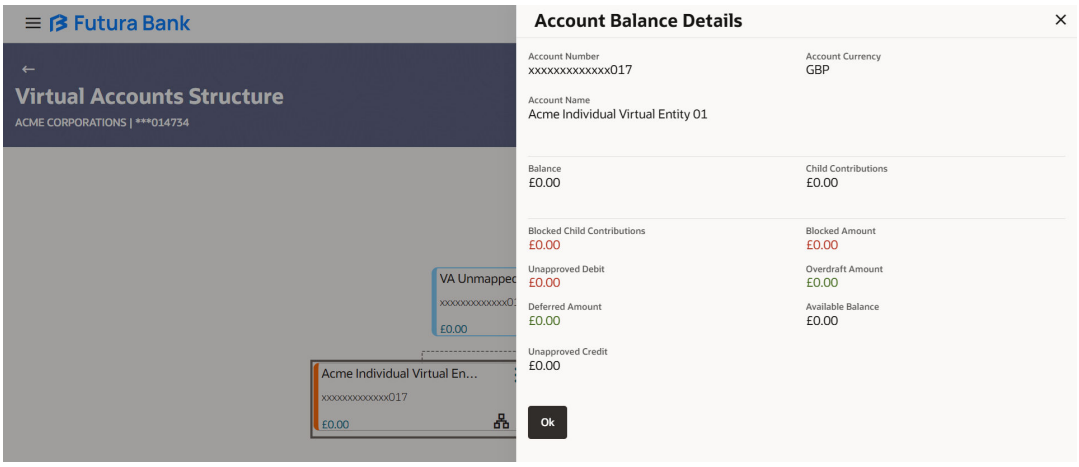

Table 5-9 Account Balance Details - Field Description

Field	Description
Account Number	Displays the Virtual Account Number.
Account Currency	Displays the name of the currency name under which the Virtual Account is to be opened.
Account Name	Displays the name of the Virtual Account Holder.
Balance	Displays the balance in Virtual account.
Child Contributions	Displays the contributions made by the linked child Virtual Accounts.

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Table 5-9 (Cont.) Account Balance Details - Field Description

Field	Description
Blocked Child Contributions	Displays the blocked amount of the linked child Virtual Accounts.
Blocked Amount	Displays the blocked amount, which cannot be utilized.
Unapproved Debit	Displays the unauthorized debit amount..
Overdraft Amount	Displays the fixed amount as overdraft on the Virtual Account.
Deferred Amount	Displays the deferred amount on the Virtual Account.
Available Balance	Displays the name of the structure to which the Virtual Account is added. This field appears only if the **Linkage** type is selected as **Structure**.
Unapproved Credit	Displays the unauthorized credit amount.
Transaction Inquiry	Click on the ink to view the transactions of the virtual account for the specified period. For information, refer **Transaction Inquiry** section.

Figure 5-10 Edit Virtual Accounts Structure - Account Details

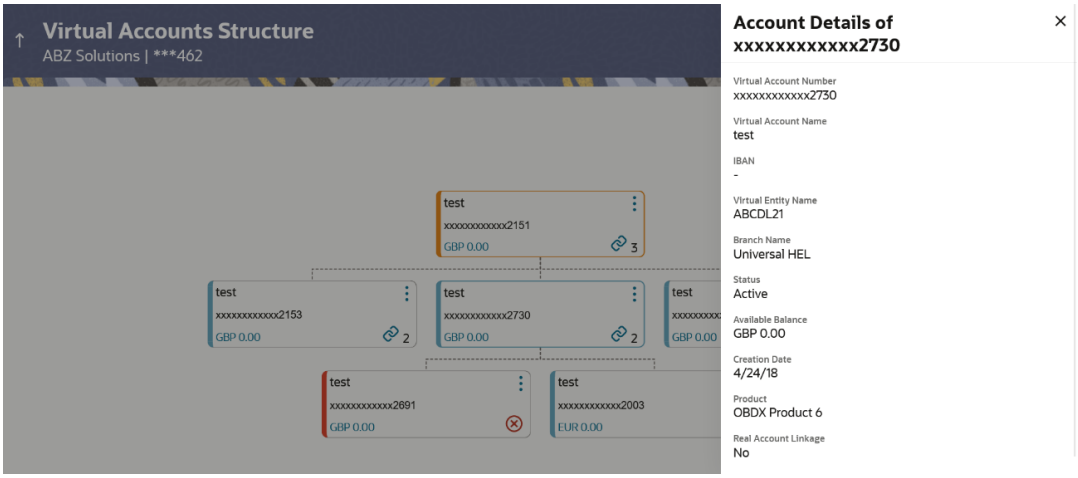

Table 5-10 Virtual Accounts Structure - Edit - Field Description

Field	Description
Real Customer Name & ID	Displays the Real customer name and ID.
Structure Code	Displays the Structure code corresponding to the real account.
Structure Name	Displays the Structure name corresponding to the real account.
Real/ Virtual Multi-Currency Account	Displays the Real/Multi-Currency account number under which the structure is to be created. This field appears only for the Real/Multi-Currency Accounts which the user has access.
Charge Account	Displays the charge account number from which the charges will be collected.
Edit Structure functionality is available in both **Tree** and **Table** view. Below fields are available / applicable for both the views.	
Virtual Account Name	Displays the Virtual Account name corresponding to the Virtual Account Number on each node.

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Table 5-10 (Cont.) Virtual Accounts Structure - Edit - Field Description

Field	Description
Virtual Account Number	Displays the Virtual Account Numbers on each node.
Balances	Displays the balance available in Virtual Account. Click on the **Account Balance** hyperlink, **Account Balance Overlay** appears. **Note** This field is left blank for the Virtual Accounts which the user does not have access.
Account Linked	Displays the number of linked accounts to the Virtual Account Number. This field appears as column in **Tabular** view. This field **share 2** icon appears directly in the Virtual Account node in **Tree** view.
Actions	Click **three-dots** icon to view the account details, undo link the child accounts under Virtual Account Number, de-link the existing Virtual Account from Structure and undo de-link accounts. **Note** • This button appears only for the Virtual Accounts which the user has access. • Undo link appears only for newly added Virtual accounts while modifying the structure. • Delink appears only for existing Virtual accounts without child accounts. User can delink an account only if the node balance is zero. • Undo Delink appears only for the delinked Virtual accounts from the structure. Once an account is delinked, it is highlighted differently and shown in red border.
Link Accounts overlay	This section displays the Link Accounts overlay screen fields.
Virtual Account Number	Specify the Virtual account number.
Virtual Account Name	Specify the Virtual account name.
Branch Name	Select the branch of the account from the list.
Currency Name	Select the currency of the account from the list.
Search Result	This section displays the search result. **Note** User can view only the configured number of Virtual Account Number in the search results. If the search result count exceeds the configured count, an error message appears to refine the search criteria.

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Table 5-10 (Cont.) Virtual Accounts Structure - Edit - Field Description

Field	Description
Virtual Account No. & Name	Displays the Virtual Account number and name.
Branch Name	Displays the branch name of the account.
Currency	Displays the currency of the account.

Note

a. Header Node is displayed in different colour and selected node is highlighted.

b. Click to navigate between pages to view all the linked accounts. Count of nodes to be visible at a single level in a Virtual Accounts Structure will be as maintained in system configuration post which all the nodes appear in horizontal pagination.

c. Existing Virtual Account in a structure can only be removed when its own balance and all the linked child account balances is zero.

9. Click **More** icon to view the account details, or undo link the Virtual Account.
   a. Click **Account Details**.

      The **Account Details** screen appears.

   b. Click **Link** icon to link the Virtual Account to the parent Virtual Account.

      The **Link Accounts** screen appears.

   c. User can perform any of the following action:

   - Click **Search** to search the virtual account based on search criteria.
   - Click **Clear** to reset the entered data.
   - Click **Cancel** to cancel the Virtual Account selection.

   a. Select the appropriate account number and click **Link**.

      The selected Virtual Account Number is linked to the parent Virtual Account.

   b. Click **Undo Link**.

      A message confirming removal of the newly added accounts appears.

   c. Click **OK**.

   d. Click **Delink**.

      A message confirming removal of the existing accounts appears.

   e. Click **OK**.

   f. Click **Undo Delink** to undo the removed virtual account from the parent account.

10. User can perform any one of the following action. .
    - Click **Submit** .
    - Click**Cancel** to discard the changes.
    - Click**Back** to navigate to the previous screen.
11. The **Review** screen appears only with the updated details. Verify the updated details and click **Review Structure**.

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User can also perform any of the following action:

- Click **Cancel** to cancel the transaction.
- Click **Back** to navigate back to the previous screen.

12. Verify the details and click **Confirm**.

    The success message of **Virtual Accounts Structure** update appears along with the reference number.

    User can also perform any of the following action:

    - Click **Cancel** to cancel the transaction.
    - Click **Back** to navigate back to the previous screen.

13. The Review screen appears only with the updated details. Verify the updated details and click Review Structure.

    User can also perform any of the following action:

    - Click Cancel to cancel the transaction.
    - Click Back to navigate to the previous screen.

14. Click Confirm to update the Virtual Accounts Structure. The success message of Virtual Accounts Structure update appears along with the reference number.

    User can also perform any of the following action:

    - Click Cancel to cancel the transaction.
    - Click Cancel to cancel the transaction.

15. Click **Home** to navigate to the dashboard screen.

    User can also perform the following action:

    Click **Create More Structure** to create virtual structure.

5.4 Close Virtual Accounts Structure

1. Perform any one of the following navigation to access the screen:

    - Navigate to the View Virtual Accounts Structure and in the Structure Code field, enter the Virtual Accounts Structure code whose details you want to close.
    - In the Structure Name field, enter the name of the Virtual Accounts Structure whose details you want to edit.

    The **Virtual Accounts Structure** screen appears.

2. User can perform any one of the following action:

    - Click **Search** . The search results appear based on the search parameters defined.
    - Click **Clear** to reset the entered data.
    - Click **Cancel** to cancel the transaction.

3. Click the link under the **Structure Code & Name**column. The structure code details are displayed..

4. Click **Close**. A message is displayed prompting for record closure.

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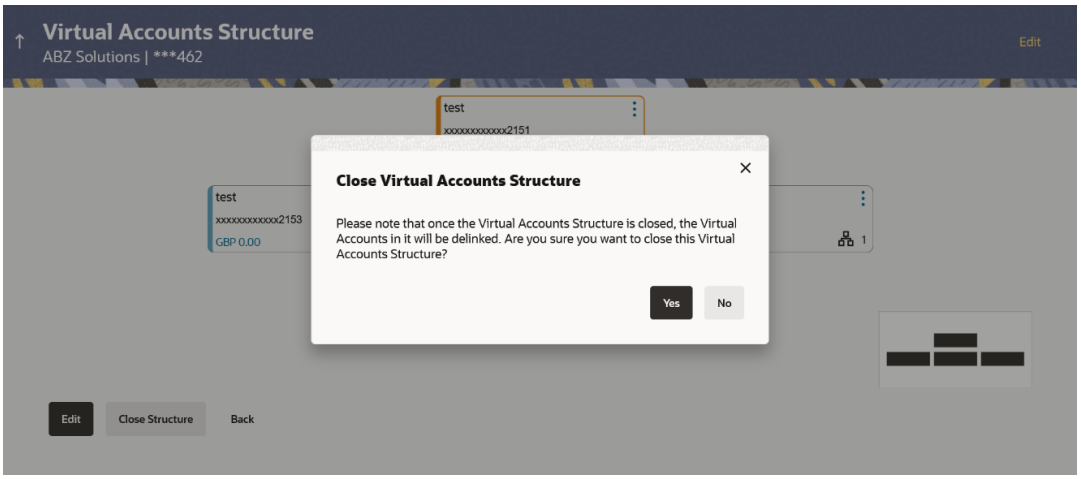
Figure 5-11 Close Virtual Accounts Structure



> **Note**
>
> Virtual Accounts structure can only be closed if
>
> 1. User has the access to the header account of the structure.
> 2. All the child account balances are zero.

5. Click **Yes** to close the Virtual Accounts Structure.

   The success message of Virtual Accounts Structure deletion appears along with the reference number.
   User can also perform the following action:

   Click **No** if you do not wish to close the Virtual Accounts Structure.

> **Note**
>
> Once the Virtual Accounts Structure is closed, Virtual Accounts are delinked and can be added to another Virtual Accounts Structure.

6. Click **Home** to navigate to the application dashboard screen.

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6

Remittance ID

Remittance IDs are the Virtual Accounts that do not have account balances of their own but act like pipelines to the real accounts and help to keep track of Emitters.

This feature allows below features:

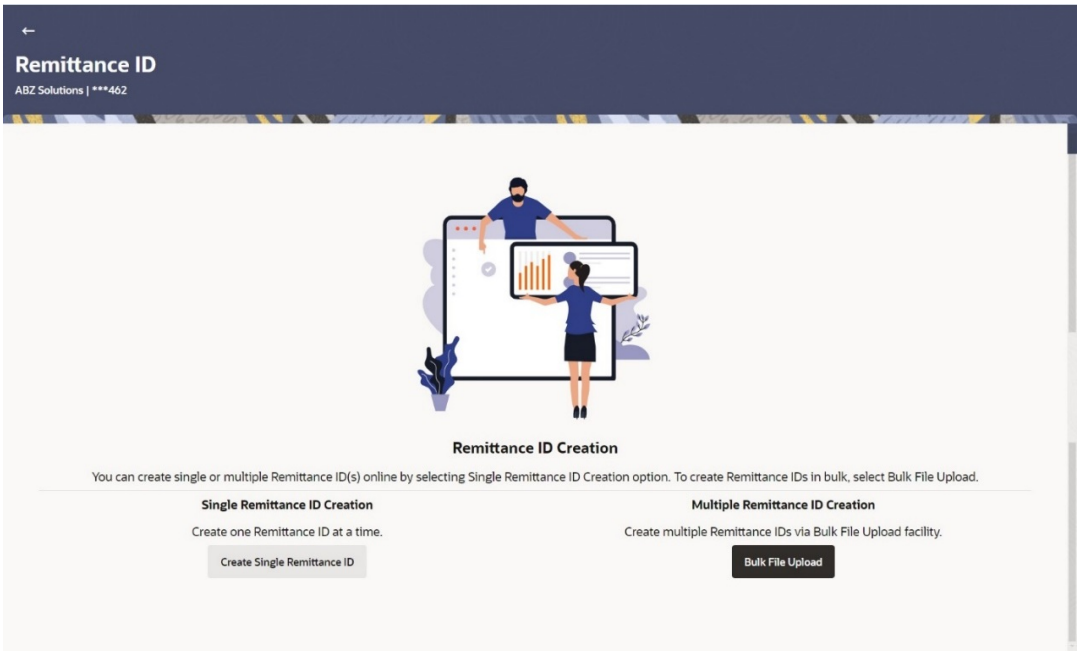
- Create Remittance ID
- View Remittance ID
- Edit Remittance ID
- Close Remittance ID
- Reopen Remittance ID
- Virtual Identifier Transaction Inquiry

6.1 Create Remittance ID

1. Perform the following navigation to access the screen:
   - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Remittance ID**. Under **Remittance ID**, click **Create Remittance ID**.

   Remittance ID Creation

Figure 6-1 Remittance ID Creation



screen appears.

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2. User can Perform any one of the following action:
   - Click **Create Single Remittance ID** to create one Remittance ID at a time.
   - Click **Bulk File Upload** to create multiple Remittance ID through Bulk File Upload.

   The **Remittance ID** screen appears.

To create single Remittance ID:

3. In the **Party Name** field, select the party name and ID from the drop-down list.
4. From the **Virtual Identifier** list, select the Virtual Identifier.
5. In the **Remittance ID** field, enter the Remittance ID.
6. From the **Valid From** list select the validity start date of the Remittance ID.
7. From the **Valid To** list select the validity end date of the Remittance ID.
8. In the **Reconciliation Information** field, enter the reconciliation details.
9. In the **Additional Information** field, enter the additional details.
10. Move the **IBAN Required** toggle to enable the IBAN for the Remittance ID.

Create Remittance ID screen

Figure 6-2 Create Remittance ID

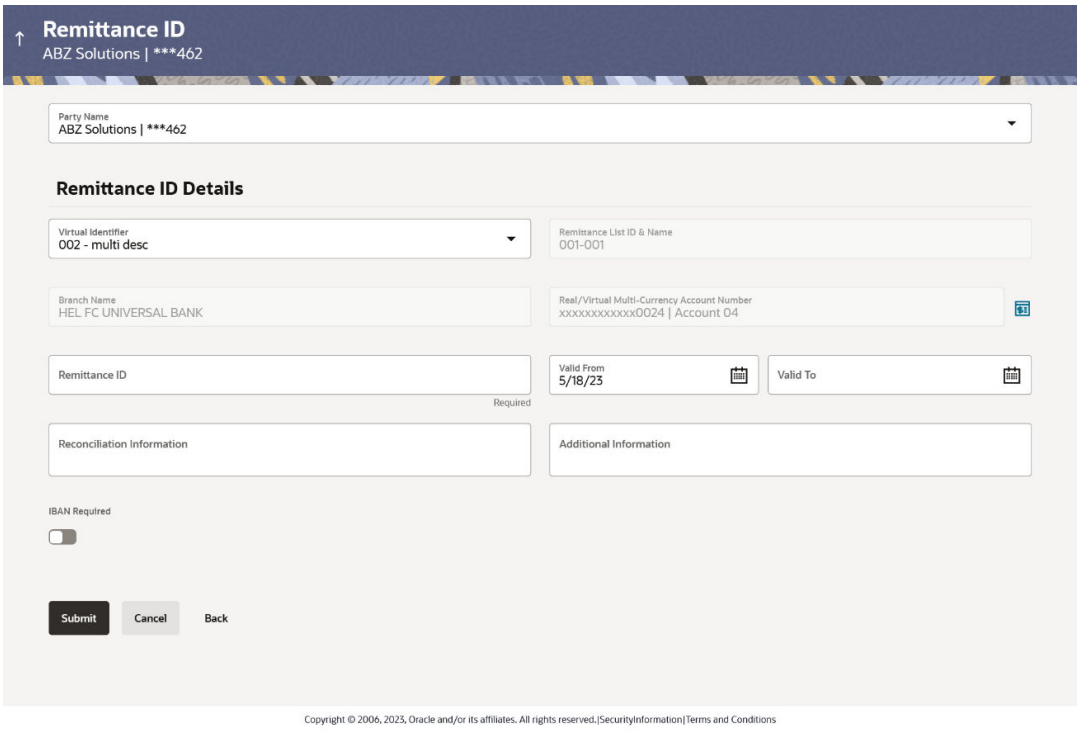

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Table 6-1 Remittance ID - Field Description

Field	Description
Party Name	Select the party name and ID from the drop-down list in which the Remittance ID must be created. By default, the primary party of the logged-in user is selected.
Remittance ID Details	
Virtual Identifier	Select the Virtual Identifier from the drop-down list. **Note** The user can view the Virtual Identifiers for which he has access to.
Remittance List ID & Name	Displays the Remittance List ID and Name.
Branch Name	Displays the branch name of the selected Virtual Identifier.
Real/Virtual Multi-Currency Account Number	Displays the Real/Virtual Multi-Currency Account Number along with the available balance. This field appears only if the user has access to **Real/Virtual Multi-Currency Account Number**.
Remittance ID Details	
Remittance ID	Specify the Remittance ID.
Valid From	Select the Remittance ID validity start date.
Valid To	Select the Remittance ID validity end date.
Reconciliation Information	Specify the reconciliation information of the Remittance.
Additional Information	Specify the additional information about the Remittance.
IBAN Required	Move the toggle to enable the IBAN for the Remittance ID.

11. Perform any one of the following action: Click **Submit** to create the Virtual Accounts Structure.
    - Click **Cancel** to cancel the transaction.
    - Click **Cancel** to cancel the transaction.
12. The **Review** screen appears. User can also perform any one of the following action:
    - Verify the details and click **Confirm**.
    - Click**Cancel** to cancel the transaction.
    - Click**Back** to navigate to the previous screen.

    The user is directed to **Other Details** screen with values in editable form.
13. User can also perform any one of the following action:
    - Click **Home** to navigate to the application dashboard screen.
    - Click **Create More Remittance ID**to create Remittance ID.

6.2 View Remittance ID

This feature allows the corporate user to view Remittance ID.

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To view Remittance ID:

1. Perform the following navigation to access the screen:

   - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Remittance ID**. Under **Remittance ID**, click **View/Edit Remittance ID**.

   The **Remittance ID** screen appears.
2. In the **Party Name** field, select the party name and ID from the drop-down list.
3. From the **Virtual Identifier** list, select the Virtual Identifier.
4. In the **Status** field, select the status of the Remittance ID.
5. In the **Virtual Account Number** field, enter the Virtual Account Number.
6. In the **Remittance ID** field, enter the Remittance ID.
7. Click on **Show more** options and search the **Remittance ID** by specifying the below parameters.
8. In the **Reconciliation Information** field, enter the Reconciliation Information.
9. In the **Additional Information** field, enter the Additional Information.
10. In the **IBAN** field, enter the IBAN number.

> **Note**
>
> It is mandatory to select the Virtual Identifier, Status and any one of the other parameters to get the search result.

11. User can perform any one of the following action:
    - Click **Search** to view Remittance ID. The search result corresponding to the search criteria are displayed.
    - Click **Clear** to clear the search criteria.
    - Click **Cancel** to cancel the transaction.

    View Remittance ID screen appears

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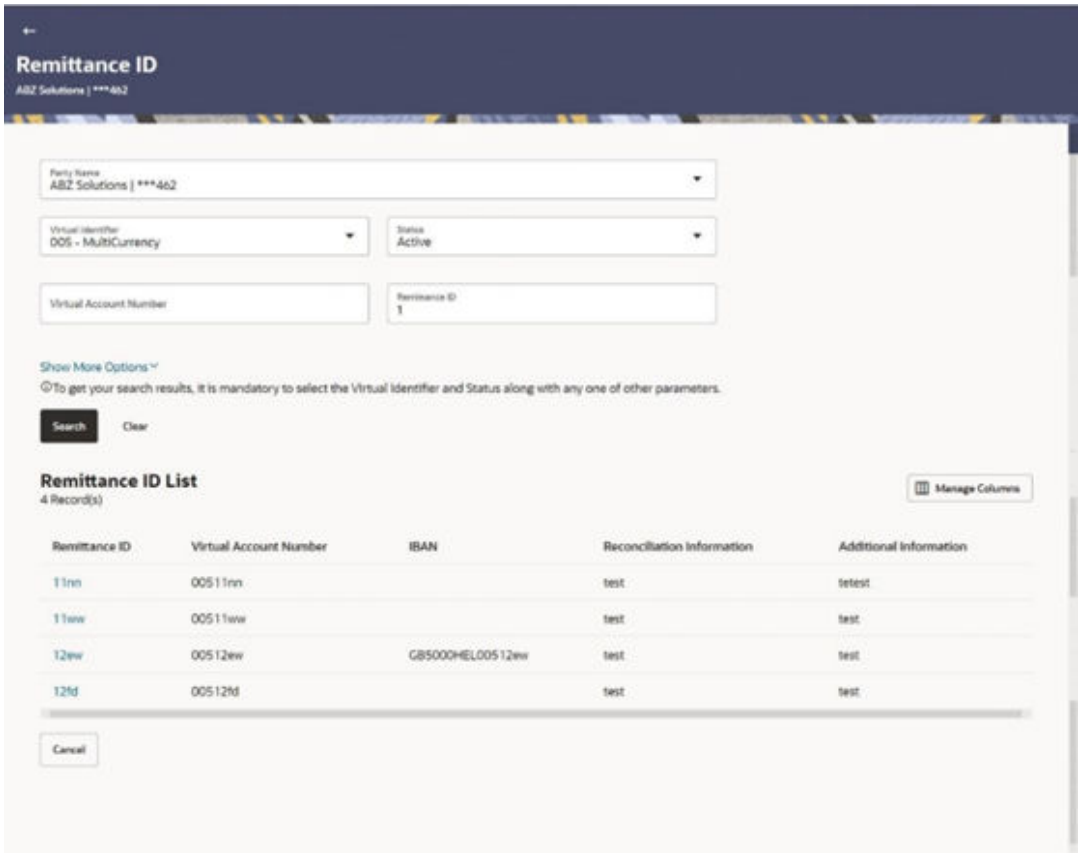

Table 6-2 Remittance ID - Field Description

Field	Description
Party Name	Select the party name and ID from the drop down list to view the applicable Remittance IDs. By default, the primary party of the logged-in user is selected. **Note** Based on the party name selection, the mapped Remittance IDs are displayed.
Virtual Identifier	Search and Select the Virtual Identifier. **Note** The user can view the Virtual Identifiers for which he has access to.
Status	Select the status of Remittance ID.
Virtual Account Number	Specify the Virtual Account Number.
Remittance ID	Specify the Remittance ID.

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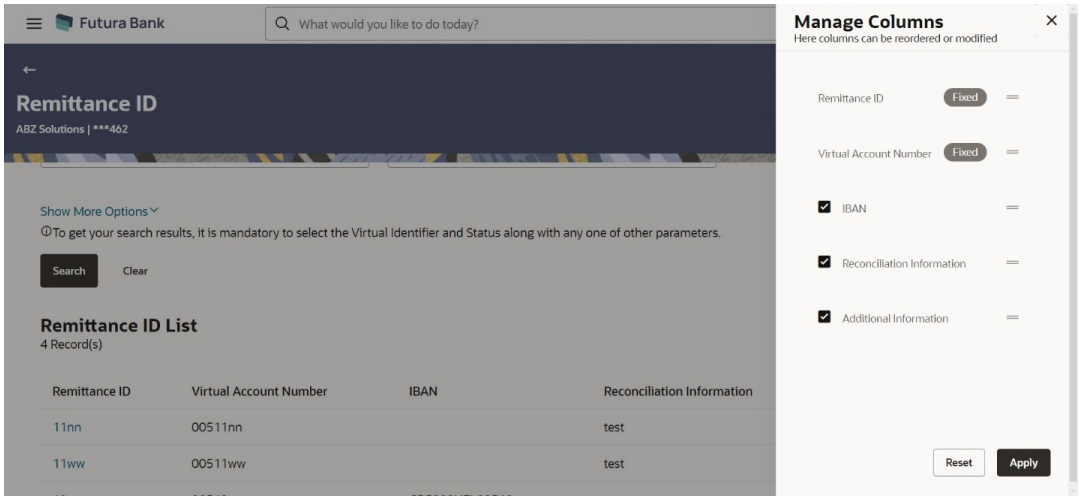
Table 6-2 (Cont.) Remittance ID - Field Description

Field	Description
Show More Options	More options to select search criteria. Below fields appear if you expand **Show More Options**.
Reconciliation Information	Specify the reconciliation information of the Remittance.
Additional Information	Specify the additional information about the Remittance.
IBAN	Specify the IBAN of the Remittance ID.
Remittance ID List	
Total Count of Records	Displays the total count of records based on the search criteria.
Remittance ID	Displays the Remittance ID.
Virtual Account Number	Displays the Virtual Account Number corresponding to the Remittance ID.
IBAN	Displays the IBAN number corresponding to the Remittance ID.
Reconciliation Information	Displays the Reconciliation Information of the Remittance.
Additional Information	Displays the Additional Information about the Remittance.

12. Click Manage Columns to reorder or modify or save column preferences in remittance ID screen.

    View Remittance ID – Manage Columns overlay screen appears.

Figure 6-3 View Remittance ID – Manage Columns



User can perform any one of the following action:

- – Click **Apply** to apply the modified columns preferences.
  – Click **Reset** to reset the columns preferences.

13. Click the **Remittance ID** link to view the remittance details.

    The **Remittance ID Details** screen appears.

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Figure 6-4 Remittance ID details

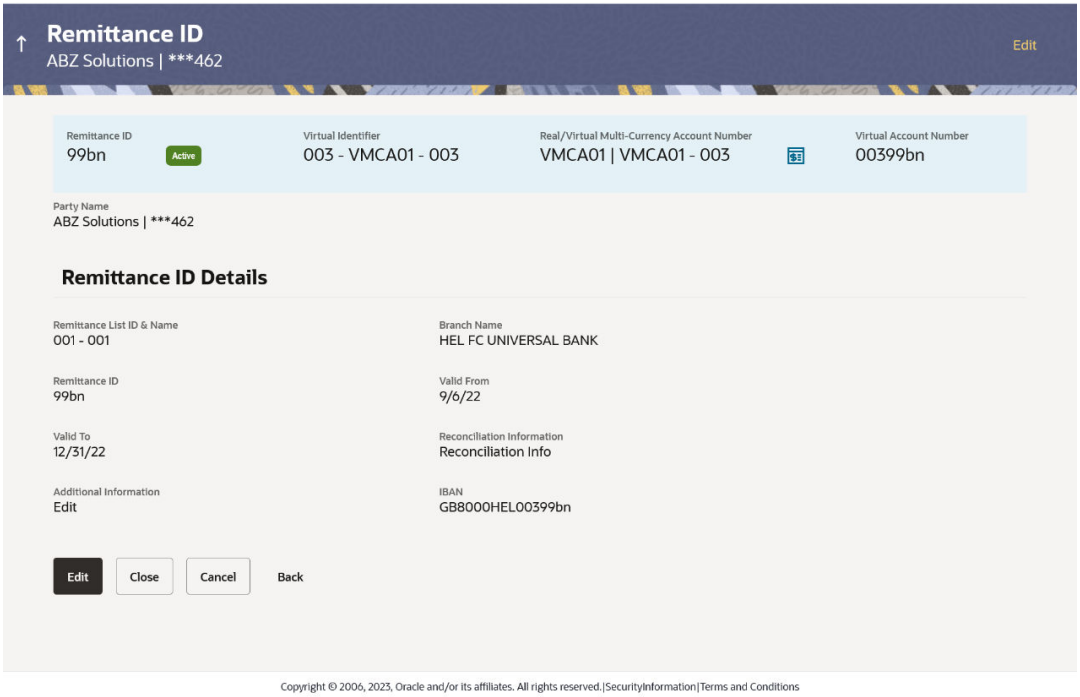

Table 6-3 Remittance ID - Field Description

Field	Description
Remittance ID	Displays the Remittance ID.
Status	Displays the status of the Remittance ID.
Virtual Identifier	Displays the Virtual Identifier ID & Name.
Real/Virtual Multi-Currency Account Number	Displays the Real/Virtual Multi-Currency Account Number along with the available balance. This field appears only if the user has access to Real/Virtual Multi-Currency Account Number.
Virtual Account Number	Displays the Virtual Account Number.
Remittance ID Details	This section displays the Remittance ID details.
Remittance List ID & Name	Displays the Remittance List ID & Name.
Branch Name	Displays the branch name.
Remittance ID	Displays the Remittance ID.
Valid From	Displays the validity start date of the Remittance list ID and name.
Valid To	Displays the validity end date of the Remittance list ID and name.
Reconciliation Information	Displays the reconciliation information of the Remittance.
Additional Information	Displays the additional information about the Remittance.
IBAN Required	Displays the IBAN number. This field appears only if the **IBAN Required** toggle is enabled while Remittance ID Creation.

14. Click **View Balance** to view the available balances of the Real Accounts linked to the Virtual Multi-Currency Account.

    Balance Details screen appears

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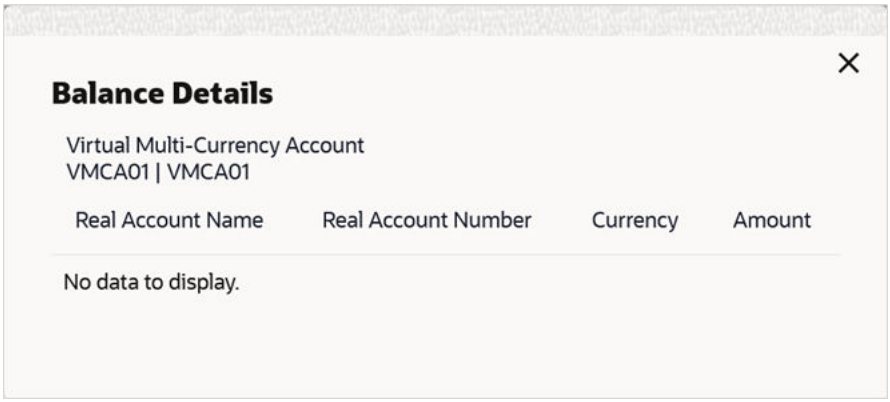
Figure 6-5 Balance Details



15. User can perform any one of the following action:
    - Click**Edit** to modify and update the Remittance details.
    - Click **Close** to close the Remittance ID.
    - Click **Cancel** to cancel the transaction.
    - Click **Back** to navigate back to previous screen.

6.3 Edit Remittance ID

This feature allows the corporate user to edit Remittance ID.

To edit Remittance ID:

1. Perform any one of the following navigation to access the screen:
    - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Remittance ID**. Under **Remittance ID**, click **View/Edit Remittance ID**.

    The **Remittance ID** screen appears.

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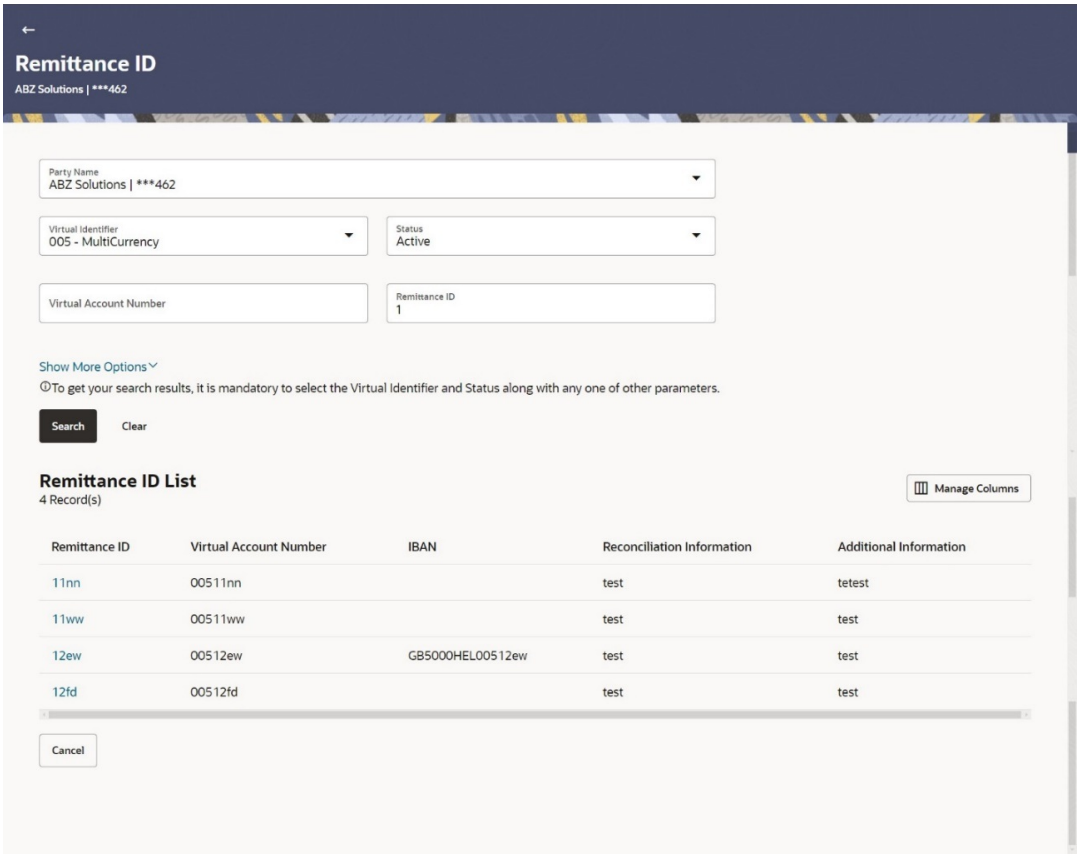

2. Enter the appropriate fields to search the **Remittance ID** whose details you want to edit.
3. User can perform any one of the following action:
   - Click **Search** . The search result corresponding to the search criteria appears.
   - Click **Clear** to reset the search parameters.
   - Click **Cancel** to cancel the transaction.
4. Click the link under the **Remittance ID** column.

   The **Remittance ID** details appears.
5. Click **Edit**.

   The **Remittance ID - Edit** screen appears

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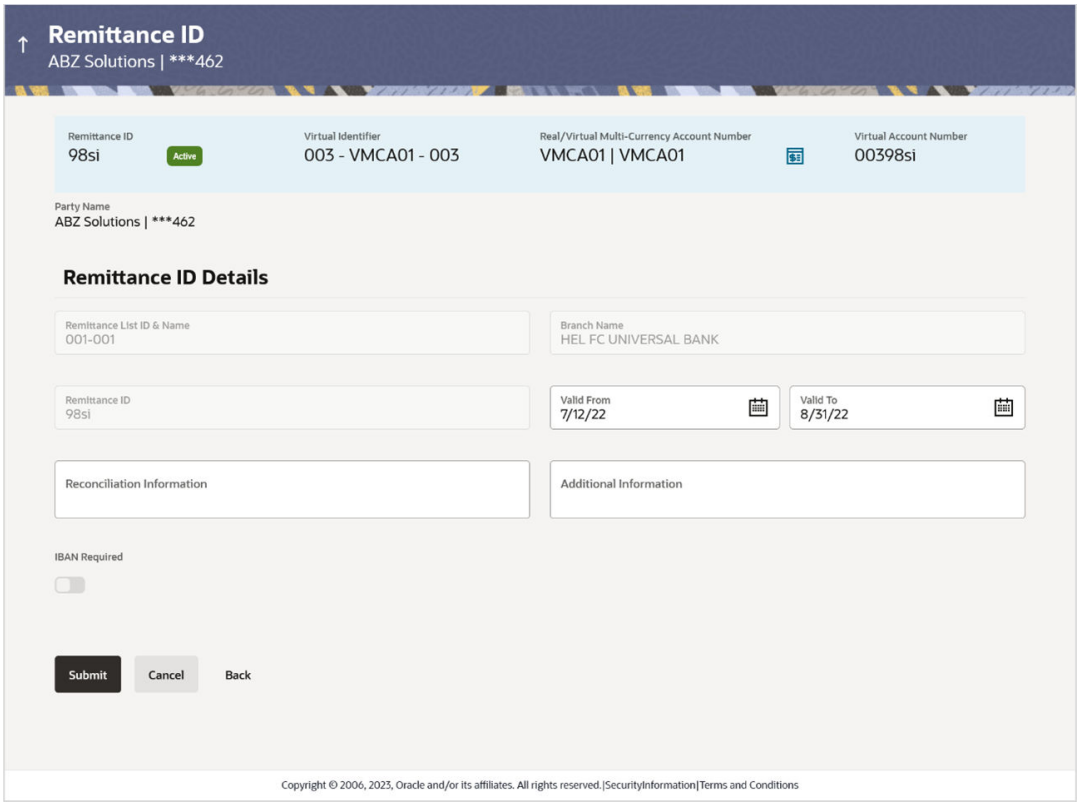
Figure 6-6 Edit Remittance ID



.

Table 6-4 Remittance ID - Field Description

Field	Description
Remittance ID	Displays the Remittance ID.
Status	Displays the status of the Remittance ID.
Virtual Identifier	Displays the Virtual Identifier ID & Name.
Real/Virtual Multi-Currency Account Number	Displays the Real/Virtual Multi-Currency Account Number along with the available balance. This field appears only if the user has access to Real/Virtual Multi-Currency Account Number.
Virtual Account Number	Displays the Virtual Account Number.
Party Name	Displays the party name and ID mapped to the selected Remittance ID.
Remittance ID Details	This section displays the Virtual Account Number.
Remittance List ID & Name	Displays the Remittance List ID & Name.
Branch Name	Displays the branch name.
Remittance ID	Displays the Remittance ID.
Valid From	Select the validity start date of the Remittance ID.
Valid To	Select the validity end date of the Remittance ID.
Reconciliation Information	Specify the reconciliation information of the Remittance.
Additional Information	Specify the additional information of the Remittance ID.

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Table 6-4 (Cont.) Remittance ID - Field Description

Field	Description
IBAN Required	Displays the IBAN toggle for the Remittance ID.
IBAN	Displays the IBAN number. This field appears only if the **IBAN Required** toggle is enabled.

6. Modify the appropriate details.
7. User can perform any one of the following action: .
   - Click **Submit**.The **Review** screen appears.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to the previous screen.
8. User can perform any one of the following action:
   - Verify the details and click **Confirm.**The success message of **Remittance ID** update appears along with the reference number.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to the previous screen.
9. User can perform any one of the following action:
   - Click **Go To Dashboard** to navigate to the dashboard screen.
   - Click **Create More Remittance ID** to create virtual structure.

6.4 Close Remittance ID

To view virtual account(s):

1. Perform the following navigation to access the screen:
   - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Remittance ID**. Under **Remittance ID**, click **View/Edit Remittance ID**.
2. Click **Search** to view Remittance ID.

   The search result corresponding to the search criteria appears.
3. Click the **Remittance ID** link in Active status to view the Remittance ID details.

   The **Remittance ID Details** screen appears.
4. User can perform any one of the following action:
   - Click **Close**.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate to the previous screen.

   The **Close Remittance ID** screen appears

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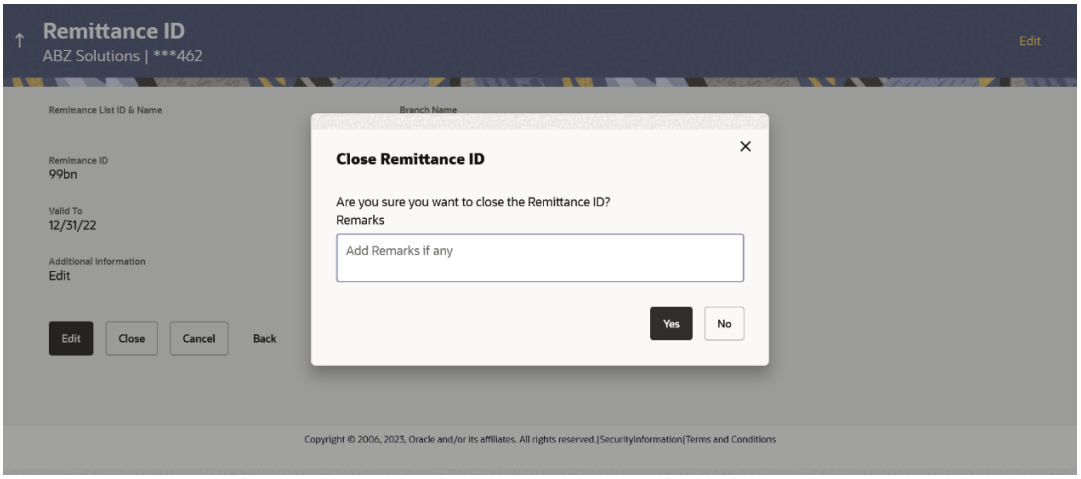

.

5. Specify the remarks in **Remarks** field.
6. User can perform any one of the following action:
   - Click **Yes** to close the Remittance ID. The success message of Remittance ID closure appears along with the reference number.
   - Click **No** if you do not wish to close the Remittance ID.
7. User can perform any one of the following action:
   - Click **Home** to navigate to the application dashboard screen.
   - Click **Create More Remittance ID** to create Remittance ID.

6.5 Reopen Remittance ID

To reopen Remittance ID:

1. Perform the following navigation to access the screen:
   - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Remittance ID**. Under **Remittance ID**, click **View/Edit Remittance ID**.
2. Enter the appropriate fields to search the **Remittance ID** whose details you want to edit.
3. Click **Search** to view Remittance ID.

   The search result corresponding to the search criteria appears.
4. Click the **Remittance ID** link in Closed status to view the Remittance ID details.

   The **Remittance ID Details - Closed** screen appears.

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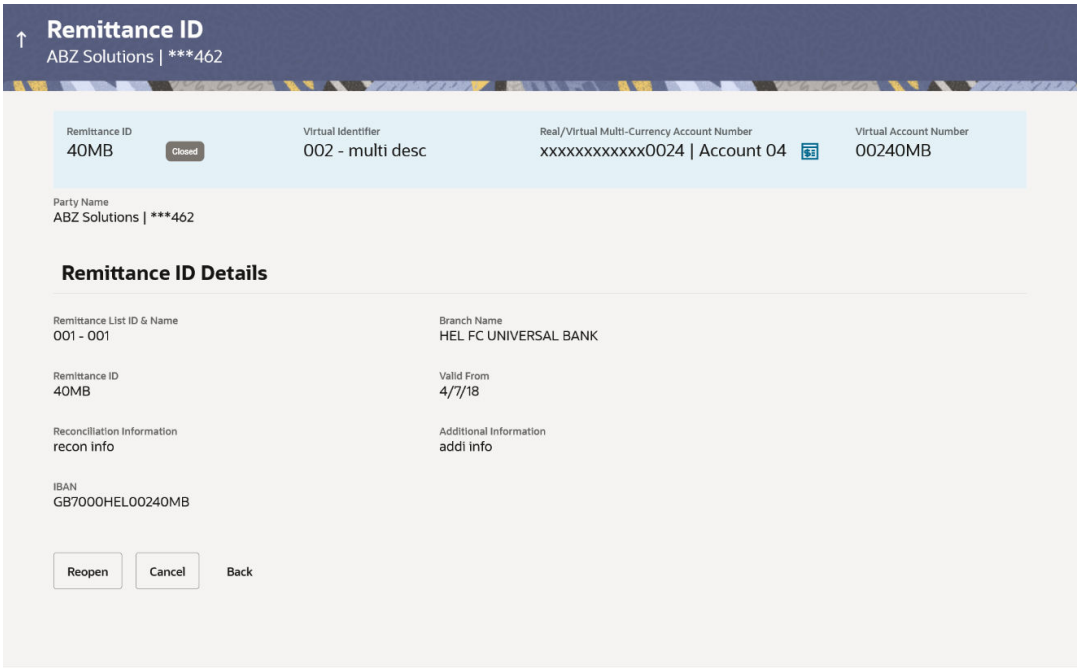
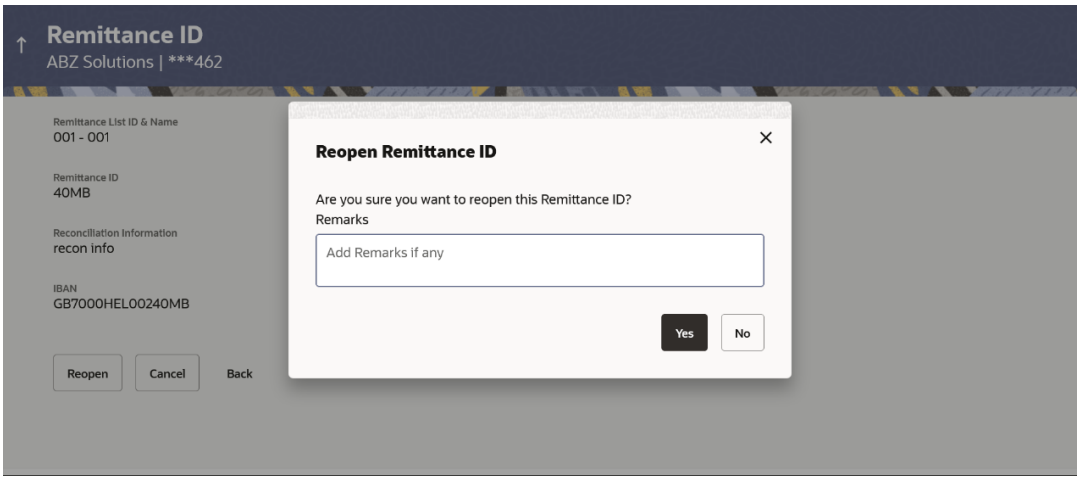
Figure 6-7 Remittance ID details-closed



5. Perform any one of the following action :Click **Reopen**.
   - Click **Reopen**.A message appears prompting to reopen record.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate to the previous screen.

Figure 6-8 Reopen Remittance ID



6. Specify the remarks in **Remarks** field.
7. User can perform any one of the following action:
   - Click **Yes** to reopen the Remittance ID. The success message of Remittance ID reopen appears along with the reference number.
   - Click **No** if you do not wish to reopen the Remittance ID.

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8. User can perform any one of the following action:
   - Click **Home** to navigate to the application dashboard screen.
   - Click **Create More Remittance ID** to create Remittance ID.

6.6 Virtual Identifier Transaction Inquiry

Through this option, the user can search and view the Virtual Account transactions summary for the accessible Virtual Identifier. The user can also download the search results as a statement in a csv format. .

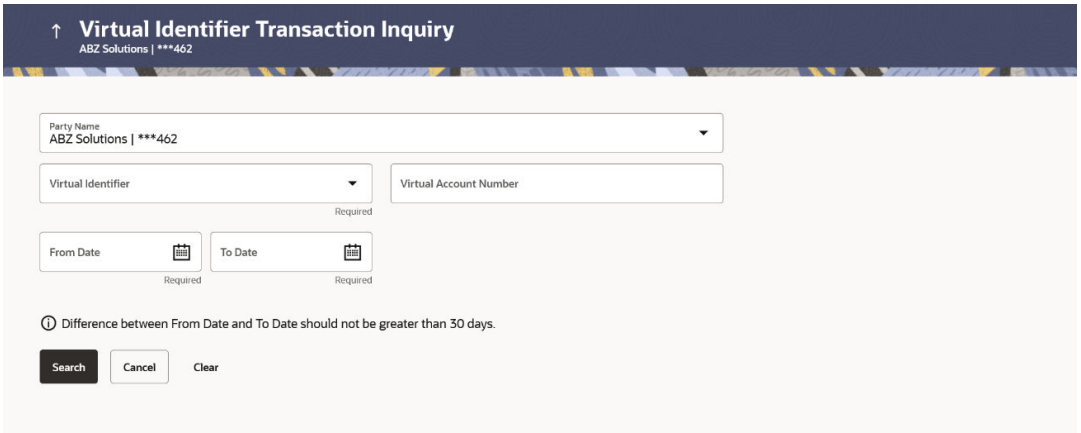
To view and download the Virtual Identifier Transaction Inquiry:

1. Perform the following navigation to access the screen:
   - From the **Dashboard**, click **Menu**, and then click **Virtual Account Management**. From the **Virtual Account Management**, click **Remittance ID**, and then click **Virtual Identifier Transaction Inquiry**.
2. In the **Party Name** field, select the party name and ID from the drop-down list.
3. From the **Virtual Identifier** list, select the Virtual Identifier.
4. In the **Virtual Account Number** field, enter the Virtual Account Number.
5. In the **From Date** field, select the date from when the transactions must be fetched.
6. In the **To Date** field, select the date till when the transactions must be fetched.

> **Note**
>
> It is mandatory to select the Virtual Identifier, From Date and To Date to get the search result.

7. User can perform any one following action: Click **Search** to view Remittance ID.
   - Click **Search**. Based on search criteria, the search result appears.
   - Click **Clear** to clear the search criteria.
   - Click **Cancel** to cancel the transaction.

   The **Virtual Identifier transaction Inquiry** screen appears.



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> **Note**
>
> Fields marked as**required**are mandatory.

Table 6-5 Virtual Identifier Transaction Inquiry- Field Description

Field	Description
Party Name	Select the party name and ID from the dropdown list to view the applicable Virtual Identifier for transaction inquiry. By default, the primary party of the logged-in user is selected. **Note** Based on the party name selection, the mapped Virtual Identifiers are displayed.
Virtual Identifier	Search and Select the Virtual Identifier. **Note** The user can view the Virtual Identifiers for which he has access to.
Virtual Account Number	Specify the Virtual account number for which the transaction has to be displayed. **Note** All Virtual accounts (accessible and inaccessible) that are linked to the selected Virtual Identifier is displayed.
From Date	Select the date from when the transaction must be displayed for the selected virtual identifier.
To Date	Select the date till when the transaction must be displayed for the selected virtual identifier.

Virtual Identifier Transaction Inquiry – Search Results

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Figure 6-9 Virtual Identifier Transaction Inquiry – Search Results

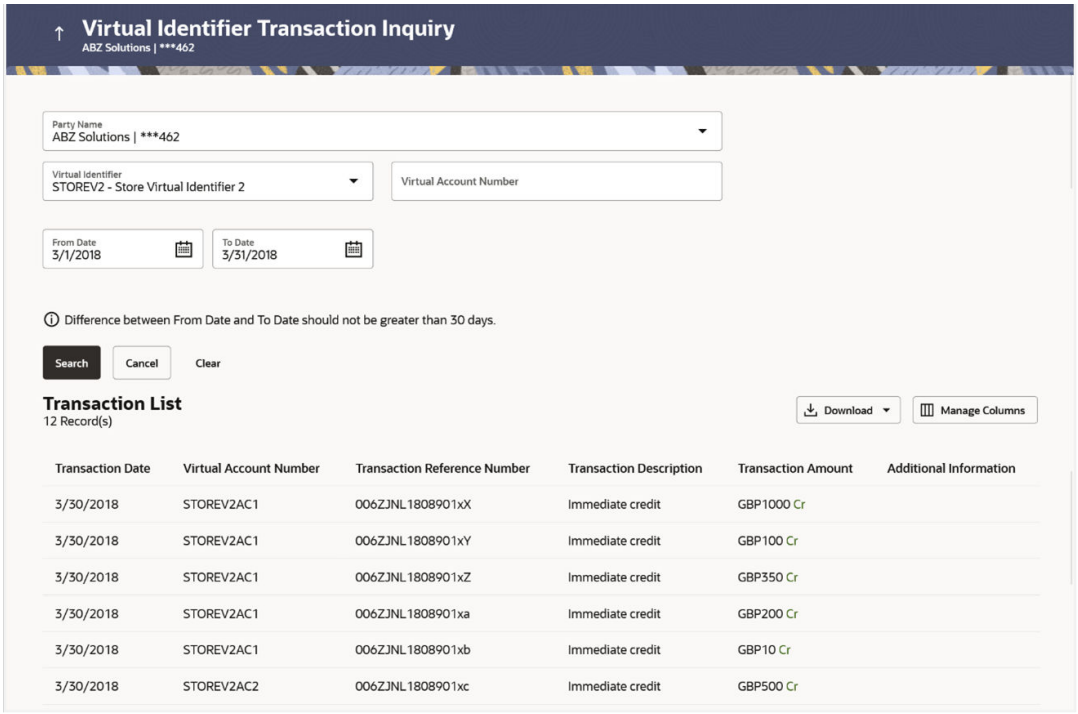

Table 6-6 Virtual Identifier Transaction Inquiry- Field Description

Field	Description
Transaction Date	Displays the date on which the transaction is processed.
Virtual Account Number	Displays the virtual account number in which the transaction is processed. **Note** All Virtual accounts (accessible and inaccessible) that are linked to the selected Virtual Identifier is displayed.
Transaction Reference Number	Displays the reference number for the transaction.
Transaction Description	Displays the brief description of the transaction.
Transaction Amount	Displays the debit/credit amount of the transaction.
Additional Information	Displays the additional information about the transaction.

8. Click **Download** and select **CSV** option to download the transaction summary in a csv format.

   The **Select Columns** overlay screen appears.

Figure 6-10 Virtual Identifier Transaction Inquiry – Select Columns

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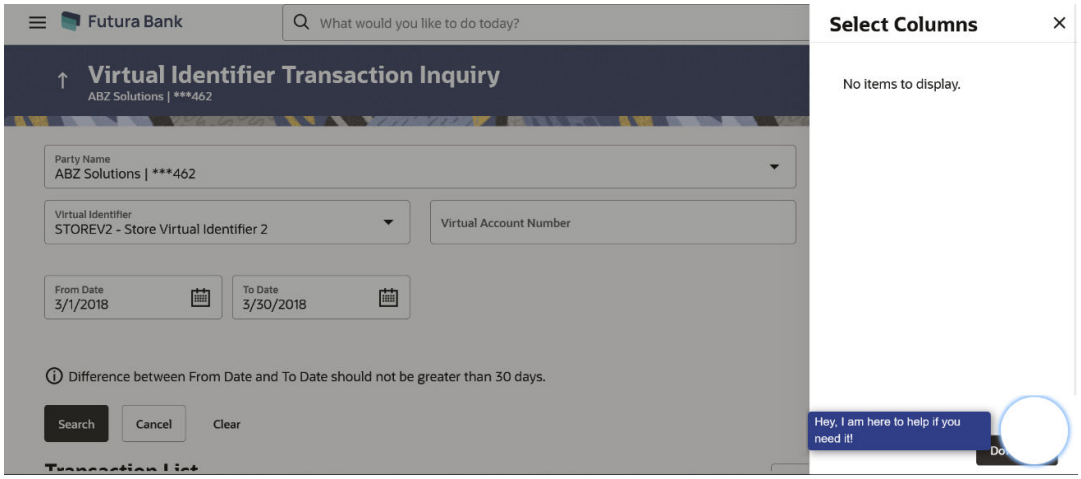
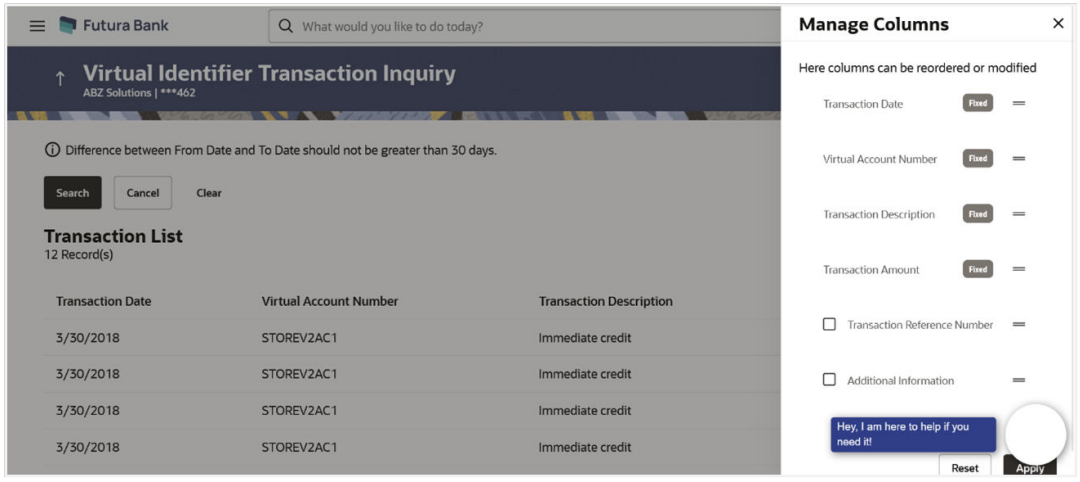


> **Note**
>
> The columns cannot be customized since the entire file is directly downloaded from the host.

9. Click **Download** to download the transaction summary in a csv format.
10. Click **Manage Columns** to reorder, modify or save column preferences in the search result.

    The **Manage Columns** overlay screen appears.

Figure 6-11 Virtual Identifier Transaction Inquiry – Manage Columns



11. User can Perform any one of the following action:
    - Click **Apply** to apply the modified column preferences.
    - Click **Reset** to reset to the column preferences.
    - Click **Close** to close the Remittance ID.
    - Click **Cancel** to cancel the transaction.

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- Click **Back** to navigate back to previous screen.

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7

Virtual Multi-Currency Account

Virtual Multi-Currency Account is a group of Virtual Accounts Management enabled real accounts bundled under a Virtual Multi-Currency Account Number. In a situation where bank offers only single currency real accounts, VMCA helps in achieving support for multi-currency transactions in a Virtual Accounts structure.

The user creates a Virtual Account by grouping Virtual Accounts Management enabled single currency real accounts of which maximum one account of each currency can be selected.

This feature allows below features:

- Create Virtual Multi-Currency Account
- View Virtual Multi-Currency Account
- Edit Virtual Multi-Currency Account
- Close Virtual Multi-Currency Account

- Create Virtual Multi-Currency Account
- View Virtual Multi-Currency Account
- Edit Virtual Multi-Currency Account
- Close Virtual Multi-Currency Account

7.1 Create Virtual Multi-Currency Account

From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Virtual Multi-Currency Account**. Under **Virtual Multi-Currency Account**, click **Create Virtual Multi-Currency Account**.

1. Perform the following navigation to access the screen.

   From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Virtual Multi-Currency Account**. Under **Virtual Multi-Currency Account**, click **Create Virtual Multi-Currency Account**.

   The **Virtual Multi-Currency Account** screen appears.

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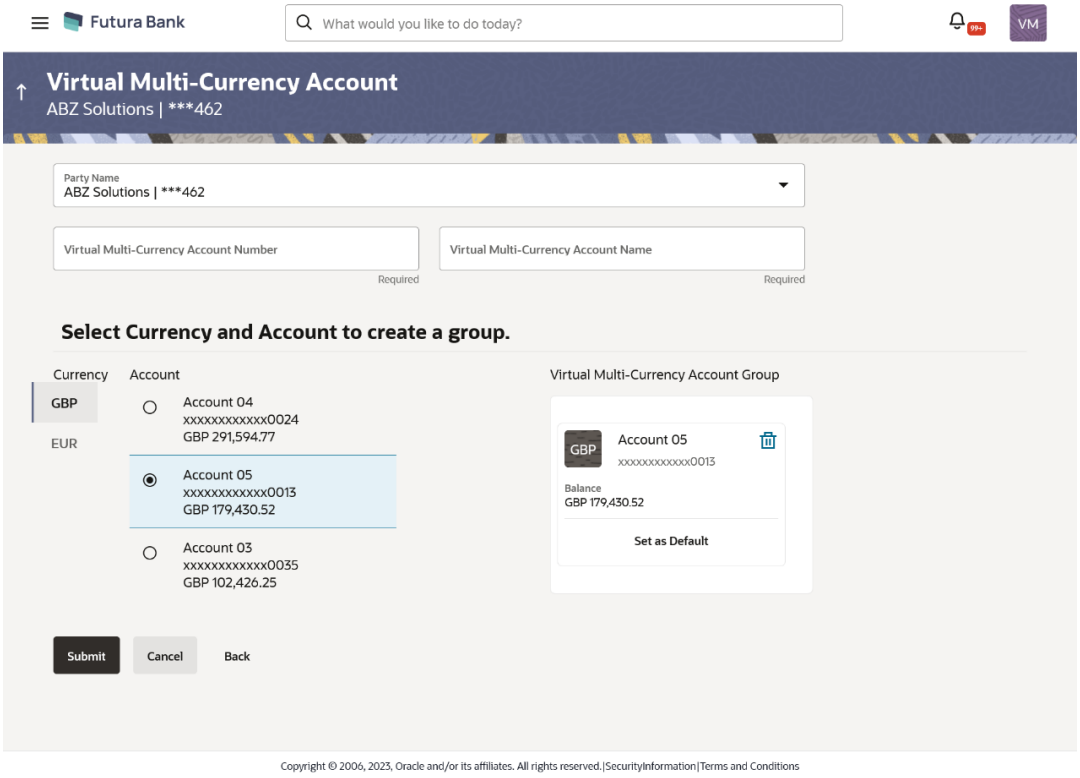

For more information on fields, refer to the field description table.

Table 7-1 Virtual Multi-Currency Account - Field Description

Field	Description
Virtual Multi-Currency Account Number	Specify the account number of virtual multi-currency account.
Virtual Multi-Currency Account Name	Specify the name of the virtual multi-currency account holder.
Currency	Displays the list of currencies for selection.
Account	Displays the list of the real accounts maintained under the selected currency. **Note** Only one Real account can be selected per currency.
Virtual Multi-Currency Account Group	Displays the list of Real Accounts selected for creating Virtual Multi-Currency Account. **Note** a. Click **Delete** icon to remove the account b. Click **Set as Default** to default an account currency.

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2. In the **Party Name** field, select the party name and ID from the dropdown list.
3. In the **Virtual Multi-Currency Account Number** field, enter the account number.

> **Note**
>
> The fields marked as **Required** are mandatory.

4. In the **Virtual Multi-Currency Account Name** field, enter the account name.
5. Click any currency to get all Virtual Accounts Management enabled accessible Real Accounts maintained under that currency.
6. Select any one **Real Account** from the list.

   Selected currency(s) and account(s) appears in **Virtual Multi-currency Group** column.

> **Note**
>
> The user can select multiple such accounts (restricted to one real account per currency) and form a group. The user can also set one of the Real Account as **Default** to default payments. (This is an optional field).

7. Selected currency(s) and account(s) will appear in Virtual Multi-currency Group column.

> **Note**
>
> User can select multiple such accounts (restricted to one real account per currency) and form a group. User can also set one of the Real Account as “Default“ to default payments. (This is an optional field).

8. User can perform any one of the following action:
   - Click **Submit**
   - Click **Cancel** to cancel the transaction.
9. User can perform any one of the following action:
   - Click **Submit**
   - Click **Cancel** to cancel the transaction.
10. On the **Review** screen, Verify the details and click **Confirm**.

    The success message of Virtual Multi-Currency Account creation appears along with the reference number and status.

    User can also perform any of the following action.
    - Click **Cancel** to cancel the transaction.
    - Click **Back** to navigate back to the previous screen.
11. User can perform any one of the following action:
    - Click **Home** to navigate to the application dashboard screen.
    - Click **Go To Overview** to go to the Virtual Account Management Dashboard.
    - Click **Create More Virtual Multi-Currency Accounts** to create more accounts.

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7.2 View Virtual Multi-Currency Account

By default, all accessible virtual multi-currency accounts appears. In case if you wish to search a particular account, you can search by entering the search criteria.

1. In the **Party Name** field, select the party name and ID from the dropdown list.
2. In the **Search** field, enter the virtual multi-currency name or account number.
3. Click **Search** to view virtual multi-currency account.

   The search result corresponding to the search criteria appears.

Figure 7-1 View Virtual Multi-Currency Account

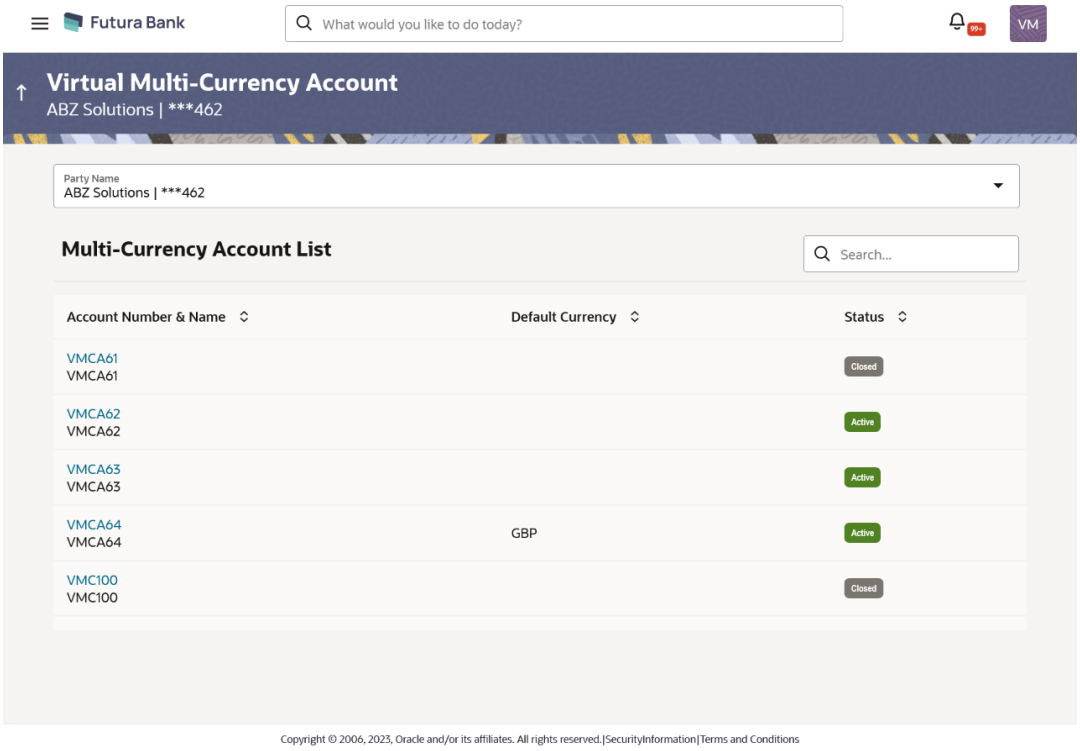

Table 7-2 View Virtual Multi-Currency Account - Field Description

Field	Description
Search	Search option to search the specific multi-currency account based on Virtual Multi-Currency **Account Number** or **Account Name**.
Multi-Currency Accounts List	This section displays the **Multi-Currency Accounts List**.
Account Number & Name	Displays the account number and name assigned to virtual multi-currency account.

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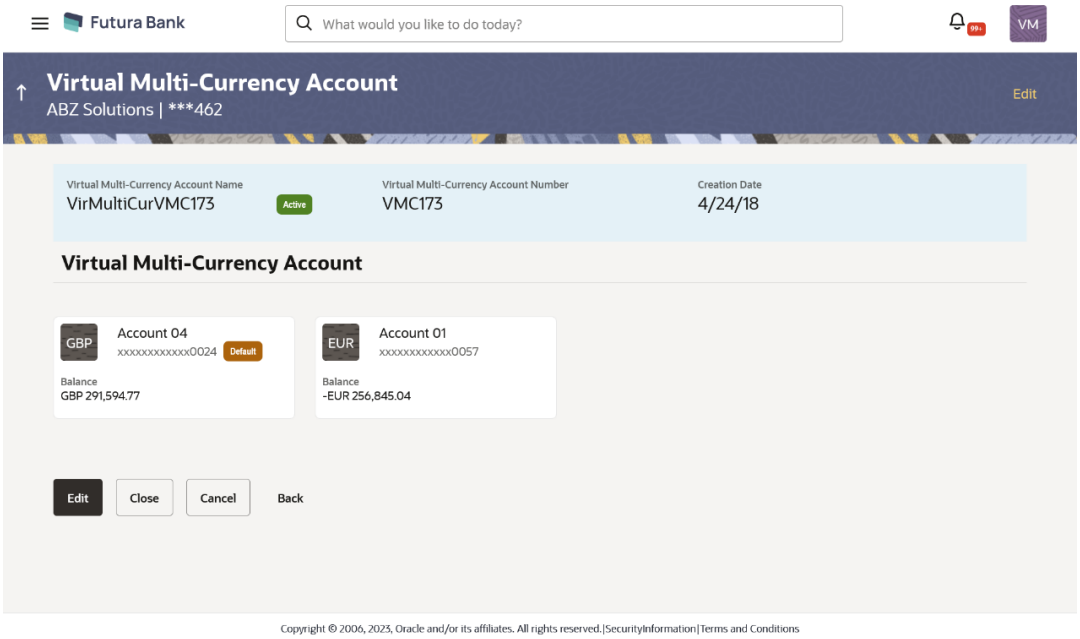
Table 7-2 (Cont.) View Virtual Multi-Currency Account - Field Description

Field	Description
Default Currency	Displays the currency selected as default while creating Virtual Multi-Currency Account. Blank value indicates virtual Multi-Currency account has no selected default currency.
Status	Displays the current status of Virtual Multi-Currency Account.

4. Click the **Virtual Multi-currency Account Number & Name** link to view the account details.

   The **Virtual Multi-Currency Account - View** screen appears

Figure 7-2 Virtual Multi-Currency Account - View



.

Table 7-3 Virtual Multi-Currency Account View- Field Description

Field	Description
Virtual Multi-Currency Account Name	Displays the name of the Virtual Multi-Currency account corresponding to the account number.
Virtual Multi-Currency Account Number	Displays the virtual Multi-Currency account number.
Creation Date	Displays the date on which the virtual multi-currency account is created.
Status	Displays the status of the virtual multi-currency account.
Virtual Multi-Currency Account	Displays the list of Real Accounts with their balances which are part of Virtual Multi-Currency Account.

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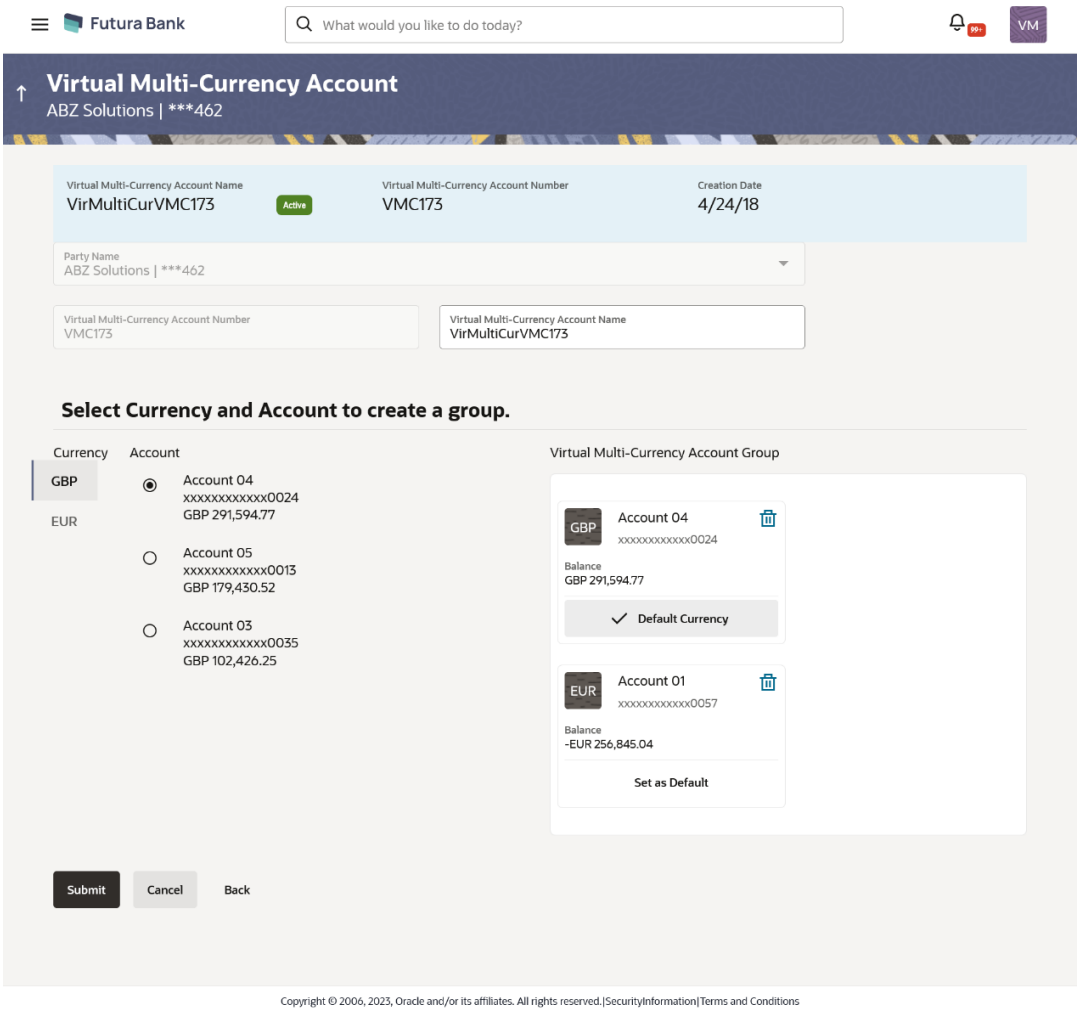
5. Perform any one of the following action.
   - Click **Edit** to modify and update the virtual multi-currency account.
   - Click **Close** to close the virtual multi-currency account.
   - Click **Back** to navigate back to previous screen.

7.3 Edit Virtual Multi-Currency Account

To edit virtual multi-currency account:

1. From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Virtual Multi-Currency Account**. Under **Virtual Multi-Currency Account**, click **Edit Virtual Multi-Currency Account**.

   The **Virtual Multi-Currency Account** screen appears.



2. In the Account Number field; enter the virtual multi-currency account whose details you want to edit.
3. Perform any one of the following action:
   - Click **Search**.The search result corresponding to the search criteria appears.
   - Click **Cancel** to cancel the transaction.

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4. Click **Edit**.

   The **Virtual Multi-Currency Account - Edit** screen appears.

Table 7-4 Virtual Multi-Currency Account - Edit - Field Description

Field	Description
Virtual Multi-Currency Account Name	Displays the name of the Virtual Multi-Currency account.
Virtual Multi-Currency Account Number	Displays the Virtual Multi-Currency account number. Non-editable field.
Creation Date	Displays the date on which the virtual multi-currency account is created.
Virtual Multi-Currency Account Name	Specify the name of the Virtual Multi-Currency account.
Currency	Displays the list of currencies for selection.
Account	Displays the list of Real accounts maintained under a selected currency. **Note** Only one Real account can be selected per currency.
Virtual Multi-Currency Account Group	Displays the list of Real Accounts selected for creating Virtual Multi-Currency Account. **Note** a. Click **Delete** icon to close the account. b. Click **Set as Default** to default an account currency.

5. Edit the selection of Real Account from the list, if required.
6. Perform any one of the following action
   - Click Submit.The Review screen appears.
   - Click Cancel to cancel the transaction.
   - Click **Back** to navigate back to the previous screen.
7. Perform any one of the following action
   - Verify the details and click **Confirm**.The success message of Virtual Multi-Currency Account update appears along with the reference number.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to the previous screen.
8. Perform any one of the followng action
   - Click **Home** to navigate to the dashboard screen.
   - Click **Go To Overview** to navigate to Virtual Account Management Overview.

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- Click **Create Virtual Multi-Currency Account** to create new Virtual Management Currency Account.

7.4 Close Virtual Multi-Currency Account

To close virtual Multi-Currency account:

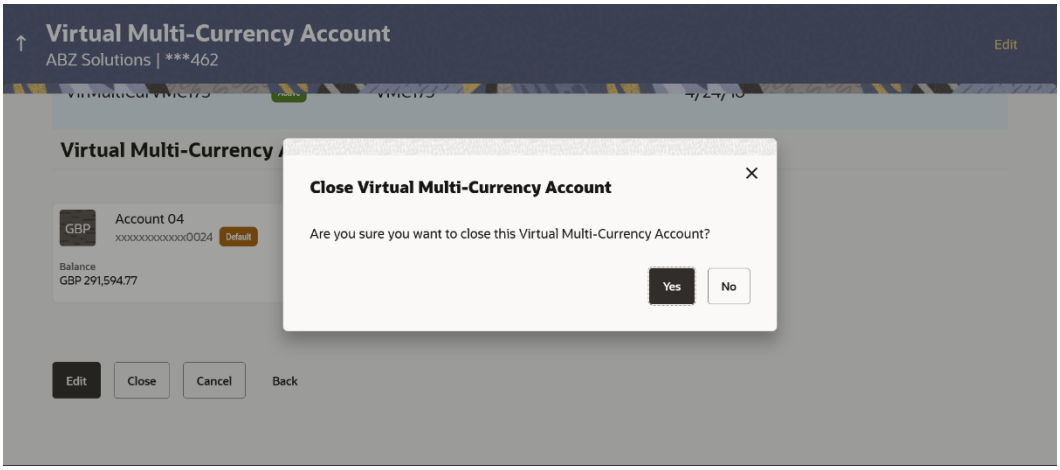
1. From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Virtual Multi-Currency Account**. Under **Virtual Multi-Currency Account**, click **View Virtual Multi-Currency Account**.

   The **Virtual Multi-Currency Account** screen appears.
2. In the **Virtual Multi-Currency Account Number** field, enter the account number.
3. Click **Search** to view Virtual Account.

   The search result corresponding to the search criteria appears.
4. Click the **Account Number & Name** link to view the virtual multi-currency account details.

   The **Virtual Multi-Currency Account - View** screen appears.
5. Click **Close**.

   A message appears prompting for record closure.



6. Perform any one of the following action :
   - Click **Yes** to close the virtual multi-currency account. The success message of Account closure appears along with the reference number.
   - Click **No** if you do not wish to close the Virtual Multi-Currency Account.
7. Perform any one of the following action :
   - Click**Home**to navigate to the dashboard screen.
   - Click**Go To Overview** to navigate to the new Virtual Account Management Overview screen.

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8

Internal Credit Line

Internal Credit Line enables corporate user to define internal credit limits for its subsidiaries and track usage. Often a corporate with cash surplus creates a credit line internally for one of its group companies to utilize. This is to avoid higher bank lending rates and to better utilize internal funds.

Using this option corporate user can

- Create Internal Credit Line
- View Internal Credit Line
- Edit Internal Credit Line
- Close Internal Credit Line

- Create Internal Credit Line
- View Internal Credit Line
- Edit Internal Credit Line
- Close Internal Credit line

8.1 Create Internal Credit Line

Corporate user can initiate request to create internal credit line linkage. On linking of Virtual Accounts, its subsidiaries can start utilizing the credit line.

To link Virtual Account(s) to a credit line:

1. Perform any one of the following navigation to access the Special Rate Maintenance screen.
   - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Internal Credit Line**. From the **Internal Credit Line**, click **Create Internal Credit Line**.
2. In the **Party Name** field, select the party name and ID from the dropdown list.
3. In the **Line ID** field, enter the unique id for the internal credit line.
4. From the **Line Branch** list, select the branch name, click to search required branch name.
5. In the **Line Name** field, enter the unique name for the internal credit line.
6. From the **Line Currency** list, select the currency for the internal credit line to be created.
7. In the **Line Amount** field, enter the line amount for the internal credit line.
8. From the **Line Start Date** list, select the start date for the internal credit line.
9. From the **Line End Date** list, select the end date for the internal credit line.
10. From the **Available for Utilization** field, select the appropriate option to decide the whether the credit line is available for utilization or not.

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Figure 8-1 Create Internal Credit Line

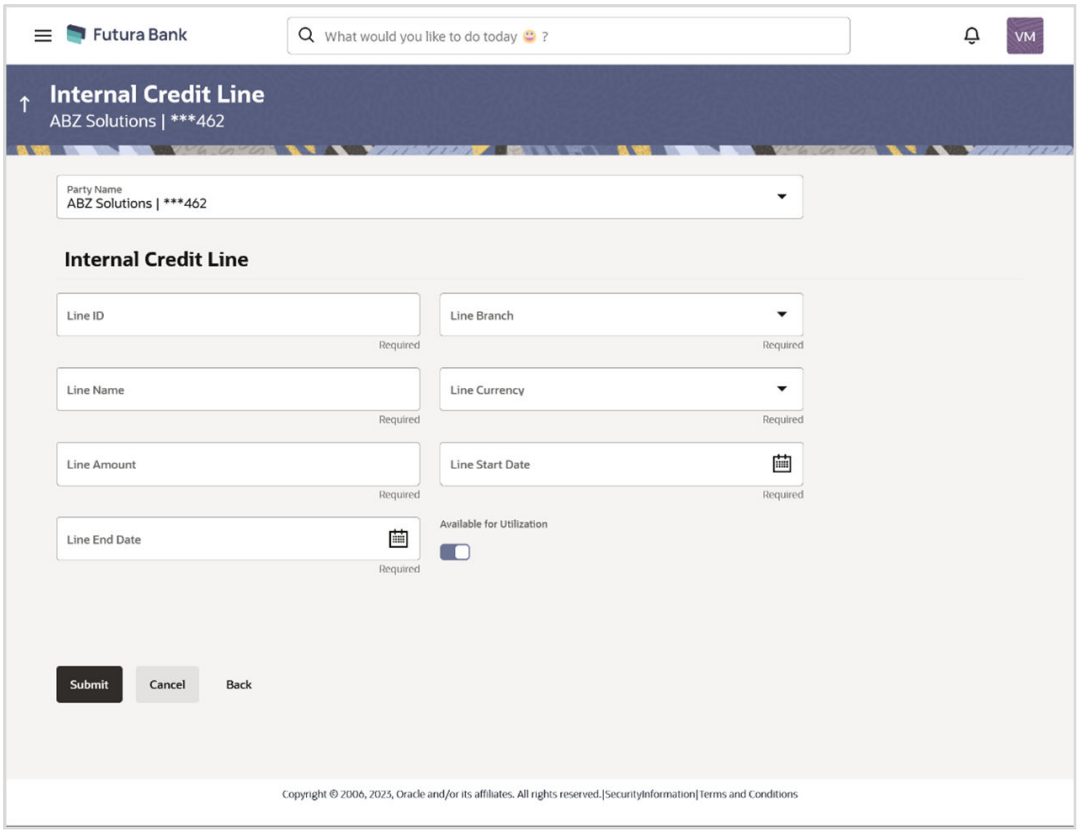

Table 8-1 Create Internal Credit Line - Field Description

Field	Description
Party Name	Select the party name and ID from the dropdown list in which the internal credit limit must be defined.
Line ID	Specify the unique line ID to identify the internal credit line.
Line Branch	Select the line branch name where the internal credit line is to be created.
Line Name	Specify the unique line name to identify the internal credit line.
Line Currency	Select the line currency in which credit facility is to be offered.
Line Amount	Specify the line amount for the internal credit line to be created.
Start Date	Select the start date of the internal credit line.
End Date	Select the end date of the internal credit line.
Available for Utilization	Indicates whether the credit line is available or not. The options are: • Yes • No

11. User can also perform any one of the following action:
    - Click **Submit**.
    - Click**Cancel** to cancel the transaction.
    - Click**Back** to navigate back the previous screen.

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12. The **Review** screen appears. User can also perform any one of the following action:
    - Verify the details and click **Confirm**.
    - Click**Cancel** to cancel the transaction.
    - Click**Back** to navigate to the previous screen.
13. The success message for Internal Credit Line appears along with the reference number. Click Home to navigate to the dashboard screen.

    User can also perform any one of the following action:
    - Click **Home** to navigate to the dashboard.
    - Click **Create Another Credit Line** to create new credit line.

8.2 View Internal Credit Line

Corporate user can inquire and can view a summary of all existing internal credit line. It gives details of the credit line along with utilization details..

To link Virtual Account(s) to a credit line:

1. Perform any one of the following navigation to access the screen.
    - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Internal Credit Line**. From the **Internal Credit Line**, click **View/Edit Internal Credit Line**.
2. In the **Party Name** field, select the party name and ID from the drop-down list.
3. In the **Line ID** field, enter the line ID of the existing internal credit line which is to be searched.
4. In the **Line Name** field, enter the unique name for the internal credit line.
5. From the **Line Currency** list, select the currency for the internal credit line to be created.
6. User can also perform any one of the following action:
    - Click **Search** to search the credit line. The existing internal credit lines appears based on search criteria. .
    - Click**Cancel** to cancel the transaction.
    - Click**Clear** to reset the previous screen.

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Figure 8-2 Internal Credit Line Search results

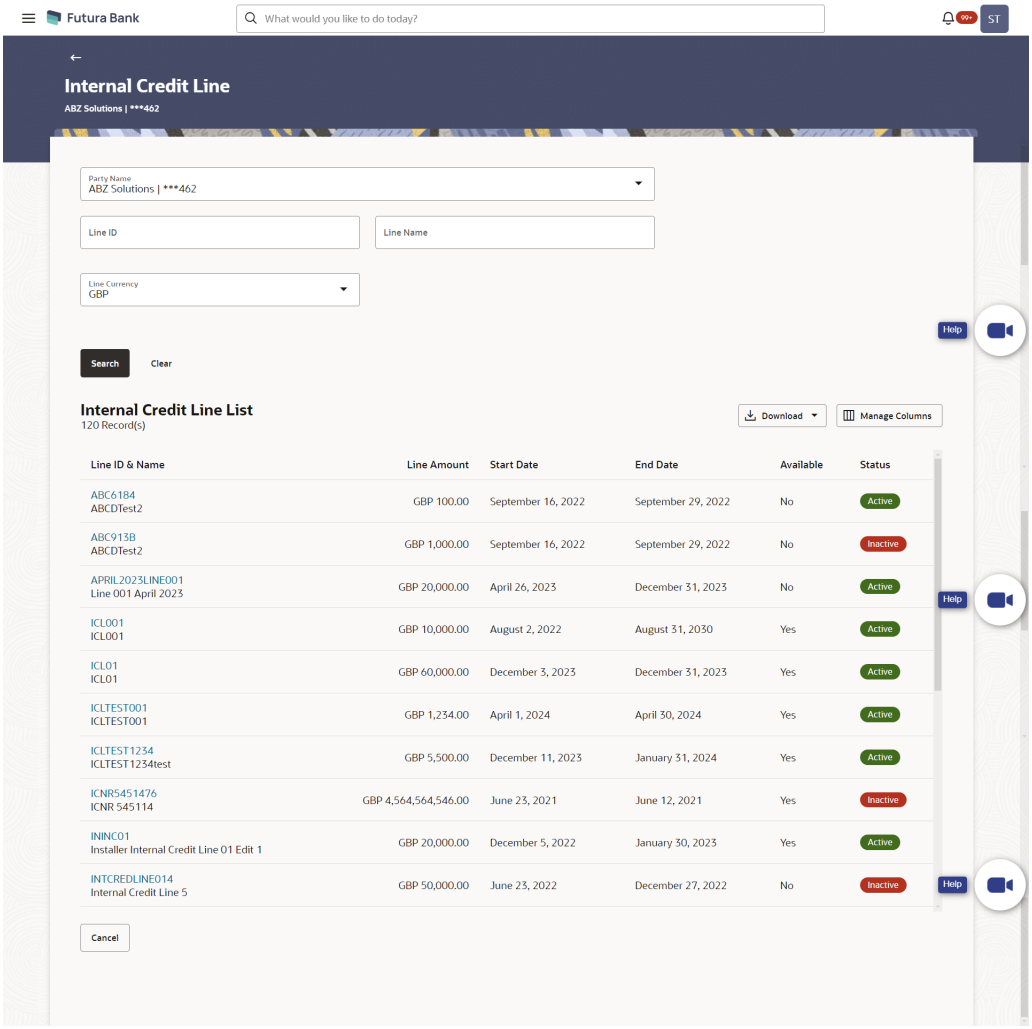

Table 8-2 Internal Credit Line Search results - Field Description

Field	Description
Party Name	Select the party name and ID from the drop down list in which the internal credit limit must be defined. By default, the primary party of the logged-in user is selected. **Note** Based on the party name selection, the mapped Internal Credit Lines are displayed.
Total Count of Records	Displays the total count of records based on the search criteria.
Line ID	Specify the unique line ID to identify the internal credit line.
Line Name	Specify the unique line name to identify the internal credit line.
Line Currency	Select the line currency in which credit facility is to be offered.
Search Results	This section displays the search results.

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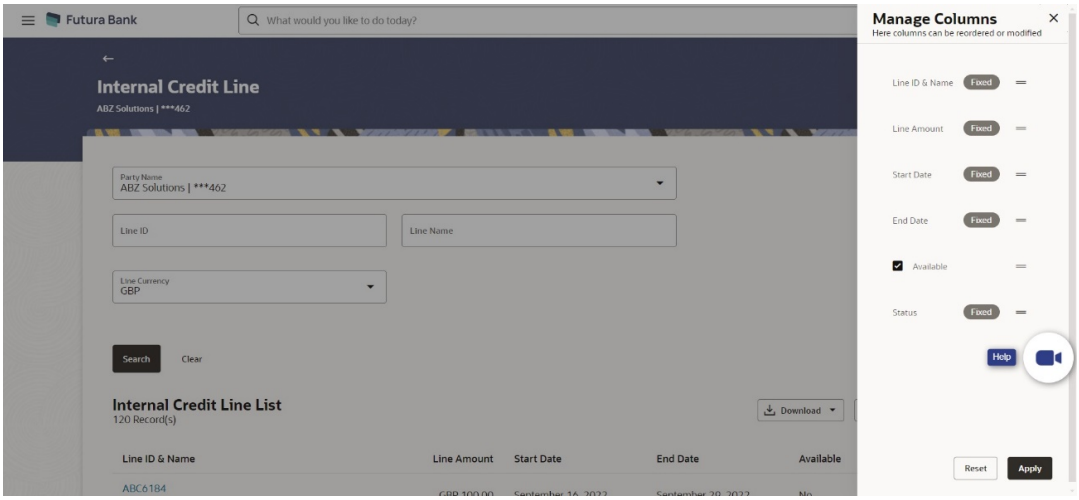
Table 8-2 (Cont.) Internal Credit Line Search results - Field Description

Field	Description
Line ID & Name	Displays the line ID or name of the existing credit line.
Line Amount	Displays the line amount for the internal credit line to be created.
Start Date	Displays the start date of the internal credit line.
End Date	Displays the end date of the internal credit line.
Available	Displays the whether the credit line available for utilization or not.
Status	Displays the status of the credit line if active or non-active

7. Click Manage Columns to reorder or modify or save column preferences in View Internal Credit Line screen.

   The **View Internal Credit Line – Manage Columns** overlay screen appears.

Figure 8-3 View Internal Credit Line - Manage Columns



- – Click **Apply** to apply the modified columns preferences.
  – Click **Reset** to reset the columns preferences.

8. Click Download and select the option PDF from the drop down list.

   The **Select Columns** overlay screen appears

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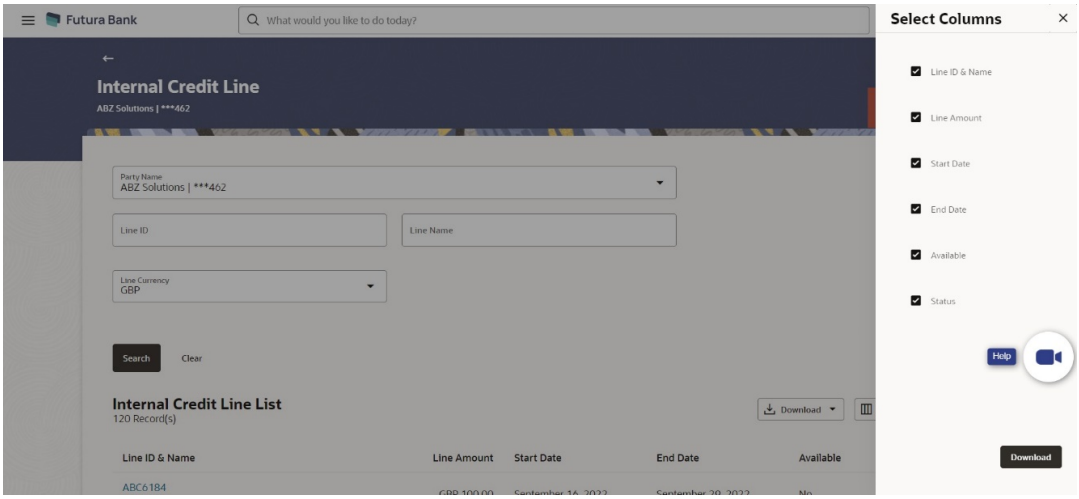
Figure 8-4 Internal Credit Line Select Columns



.

9. Click **Download** to download the Internal Credit Line list in PDF format with selected columns.
10. Click on the Line ID & Name link to view details of the credit line along with utilization details & its linked Accounts.

    The **Internal Credit Line - Line Details** screen appears with the details of the selected line.

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Figure 8-5 The Internal Credit Line - Line Details

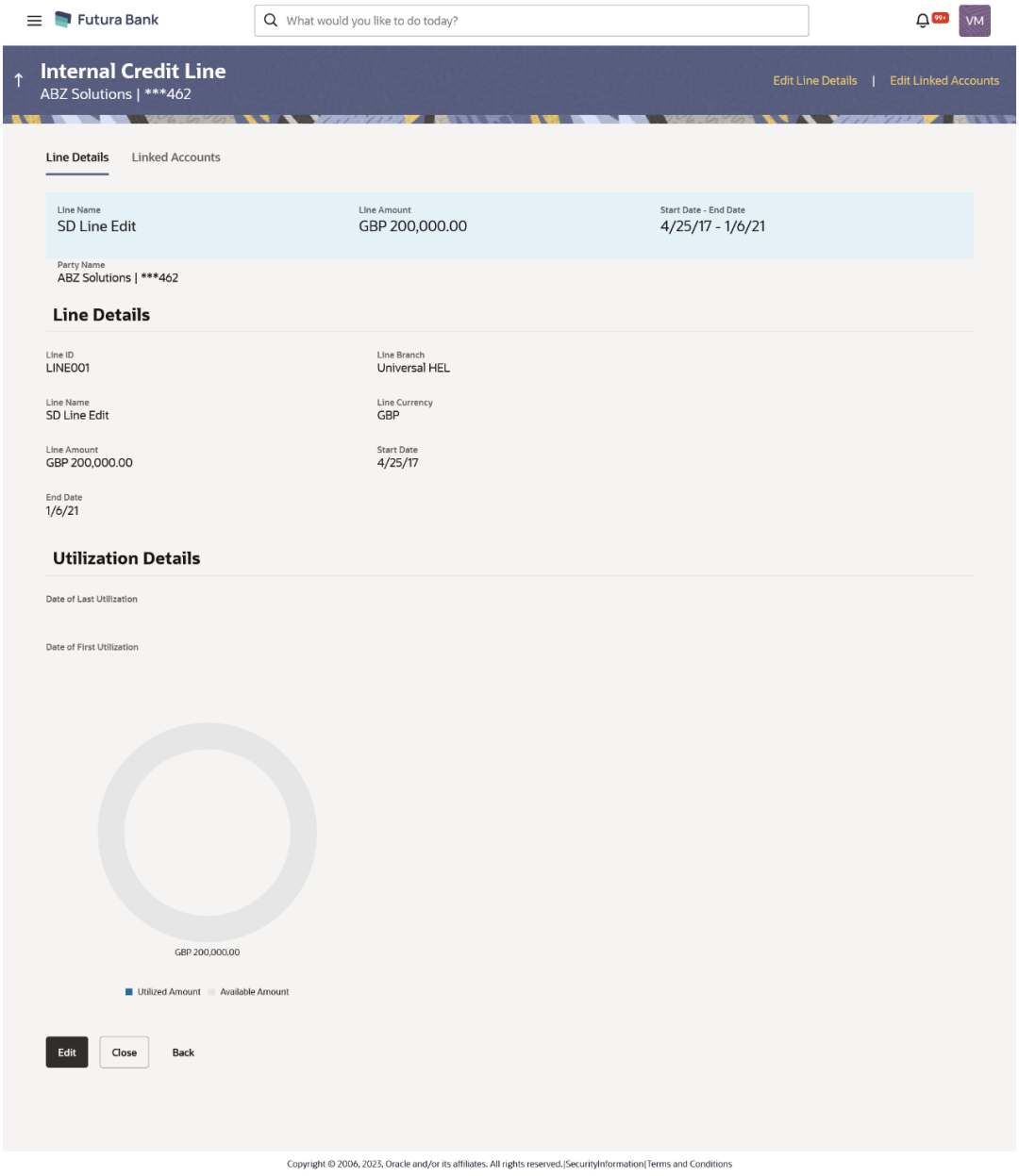

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Table 8-3 Internal Credit Line Search results - Field Description

Field	Description
Party Name	Displays the party name and ID mapped to the selected Internal Credit Line. **Note** Based on the party name selection, the mapped Internal Credit Lines are displayed.
Line details	
Line ID	Displays the line ID of the existing internal credit line.
Line Name	Displays the line name of the existing internal credit line.
Line Currency	Displays the line currency of the existing credit line.
Line Amount	Displays the line amount of the existing internal credit line.
Start Date	Displays the start date of the internal credit line.
End Date	Displays the end date of the internal credit line.
Utilization Details	This section displays the donut graph to represent line utilization.
Utilized Amount	Displays the utilized amount of the total credit amount.
Available Amount	Displays the available amount for use of the credit line.
Date of Last Utilization	Displays the date of last utilization of credit line.
Date of First Utilization	Displays the date of first utilization of credit line.

11. User can also perform any one of the following action:
    - Click **Edit**to modify and update the credit line.
    - Click**Close** to close the credit line. Refer **Close Internal Credit Line** section for more details.
    - Click**Back** to navigate back the previous screen.

8.3 Edit Internal Credit Line

Corporate user can initiate request to create internal credit line linkage. On linking of Virtual Accounts, its subsidiaries can start utilizing the credit line.

To link Virtual Account(s) to a credit line:

1. Navigate to the View Internal Credit Line screen, and in the Line ID/ Name/ Line Currency field; enter the name or ID or Line currency of the credit line whose details you want to edit.
2. User can also perform any one of the following action:
    - Click **Search**to search the credit line. The existing internal credit lines appears based on search criteria. .
    - Click**Cancel** to cancel the transaction.
    - Click**Back** to navigate back the previous screen.
3. Click on the **Line ID & Name** link whose details you want to edit.
4. In Line Details tab, click Edit to modify credit line details. The Line Details - Edit screen appears.

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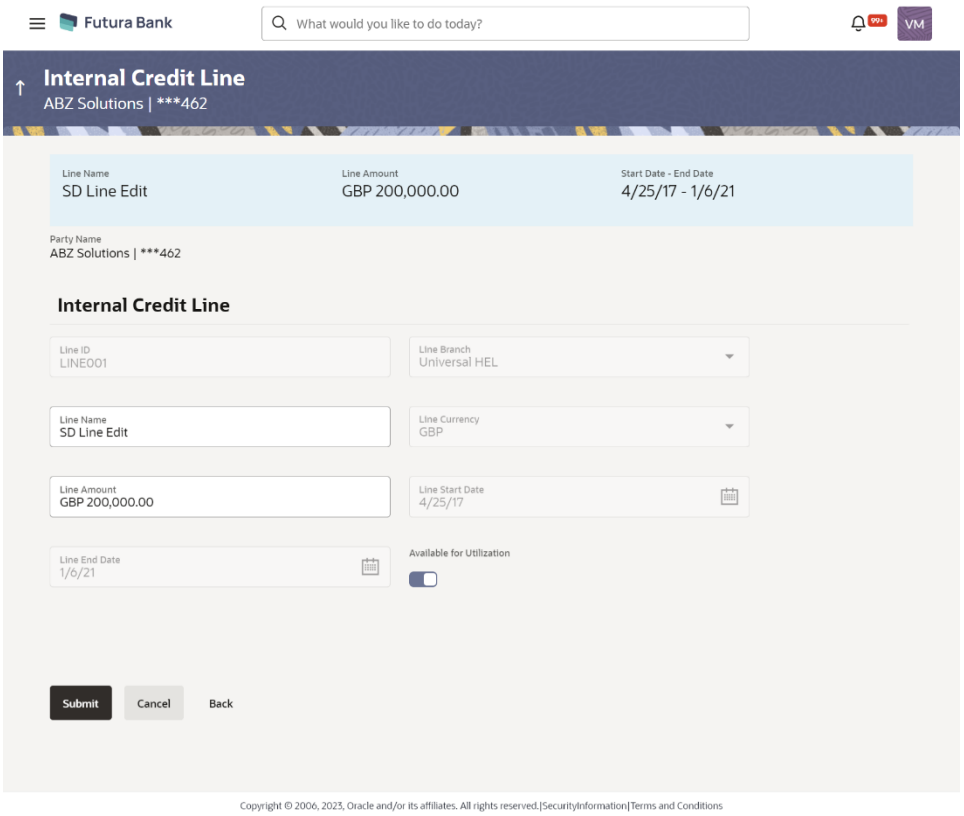
a. Modify the credit line details, if required in editable fields.

b. User can perform the following action:Click Save. The Review screen appears. Click Cancel to cancel the transaction. OR Click Back to navigate to the previous screen.

Line Details - Edit

Figure 8-6 Line Details - Edit



Internal Credit Line Edit

Table 8-4 Edit Internal Credit Line - Field Description

Field	Description
Party Name	Displays the party name and ID mapped to the selected Internal Credit Line.
Line ID	Displays the unique line ID to identify the internal credit line.
Line Branch	Displays the line branch name where the internal credit line is to be created.
Line Name	Specify the unique line name to identify the internal credit line.
Line Currency	Select the line currency in which credit facility is to be offered.
Line Amount	Specify the line amount for the internal credit line to be created.
Start Date	Select the start date of the internal credit line.
End Date	Select the end date of the internal credit line.

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Table 8-4 (Cont.) Edit Internal Credit Line - Field Description

Field	Description
Available for Utilization	Indicates whether the credit line is available or not. The options are: • **Yes** • **No**

5. User can also perform any one of the following action:
   - Click **Confirm**.
   - Click**Cancel** to cancel the transaction.
   - Click**Back** to navigate back the previous screen.
6. The success message for Internal Credit Line appears along with the reference number. Click Home to navigate to the dashboard screen.

   User can also perform any one of the following action:
   - Click **Home** to navigate to the dashboard.
   - Click **Go To Overview** to go to the Virtual Account Management Dashboard.
   - Click **Create Another Credit Line** to create new credit line.

8.4 Close Internal Credit line

Using this option corporate user can close existing internal credit line, after it cannot be used by Virtual Account..

To close internal credit line:

1. Navigate to the View Internal Credit Line screen, and in the Line ID/ Name/ Line Currency field; enter the name or ID or Line currency of the credit line whose details you want to close.
2. User can also perform any one of the following action:
   - Click **Search**to search the credit line. The existing internal credit lines appears based on search criteria. .
   - Click**Cancel** to cancel the transaction.
   - Click**Back** to navigate back the previous screen.
3. Click on the **Line ID & Name** link to view the details internal credit line depending on access to the linked Virtual accounts. The Internal Credit Line - Line Details screen appears with the details of the selected line.
4. User can also perform any one of the following action:
   - Click **Edit** to modify and update the credit line.
   - Click**Close** to close the internal credit line.
   - Click**Back** to navigate back the previous screen.
5. The confirmation pop-up appears to close the credit line, User can perform any one of the following action:
   - Click **Yes** to close the credit line.
   - Click **No** to cancel the deletion.

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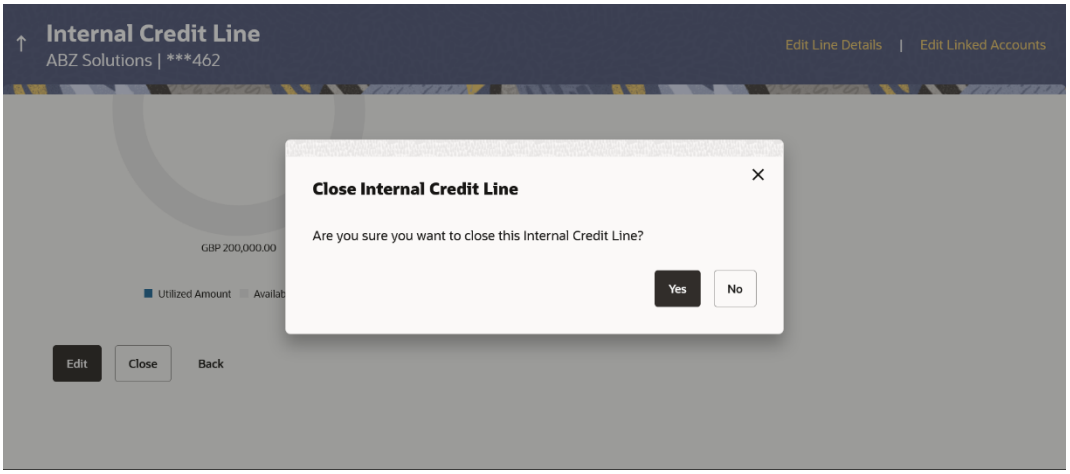
Figure 8-7 Close Internal credit Line



6. The success message for Internal Credit Line appears along with the reference number. Click Home to navigate to the dashboard screen.

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9

Internal Credit Line Linkage

Using this option corporate user can link his internal credit line to Virtual Account(s). The Virtual Account(s) which are linked are either individual accounts or header accounts from structure. A corporate user is allowed to define percentage of Line Amount or Line Amount can be utilized by an account. A Credit Line ID can be linked to various Virtual Accounts of the same customer.

Using this option corporate user can:

- Create Internal Credit Line Linkage
- View Internal Credit Line Linked Virtual Accounts
- Edit Internal Credit Line Linked Virtual Accounts
- Delink Internal Credit Line Linked Virtual Accounts

9.1 Create Internal Credit Line Linkage

Corporate user can initiate request to create internal credit line linkage. On linking of Virtual Accounts, its subsidiaries can start utilizing the credit line.

To link Virtual Account(s) to a credit line:

1. From the Dashboard, click Toggle menu, click Virtual Account Management, then click Internal Credit Line. From the Internal Credit Line, click Link Internal Credit Line..
2. In the **Party Name** field, select the party name and ID from the drop-down list.
3. From the **Line ID** list, select the Credit Line ID to whom Virtual Account(s) are to be linked. The **Virtual Accounts** for **Linkage** section appears.
4. From the **Virtual Account Number** list, select the account number to be linked to the selected Credit Line.
5. From the **Credit Line Linkage Type** list, select the linkage type either in percentage or value which can be utilized by Virtual Account.
6. If **Amount** option selected in **Credit Line Linkage Type** list,

   In the Linkage Value field, enter the line amount utilized by an account.
7. If **Percentage** option selected in Credit Line Linkage Type list

   In the Linkage Value field, enter the percentage of Line Amount utilized by an account.
8. Click **Add Row** to link more accounts to credit line.

> **Note**
>
> Click Delete icon to delete added row.

Internal Credit Line Linkage

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Figure 9-1 Internal Credit Line Linkage

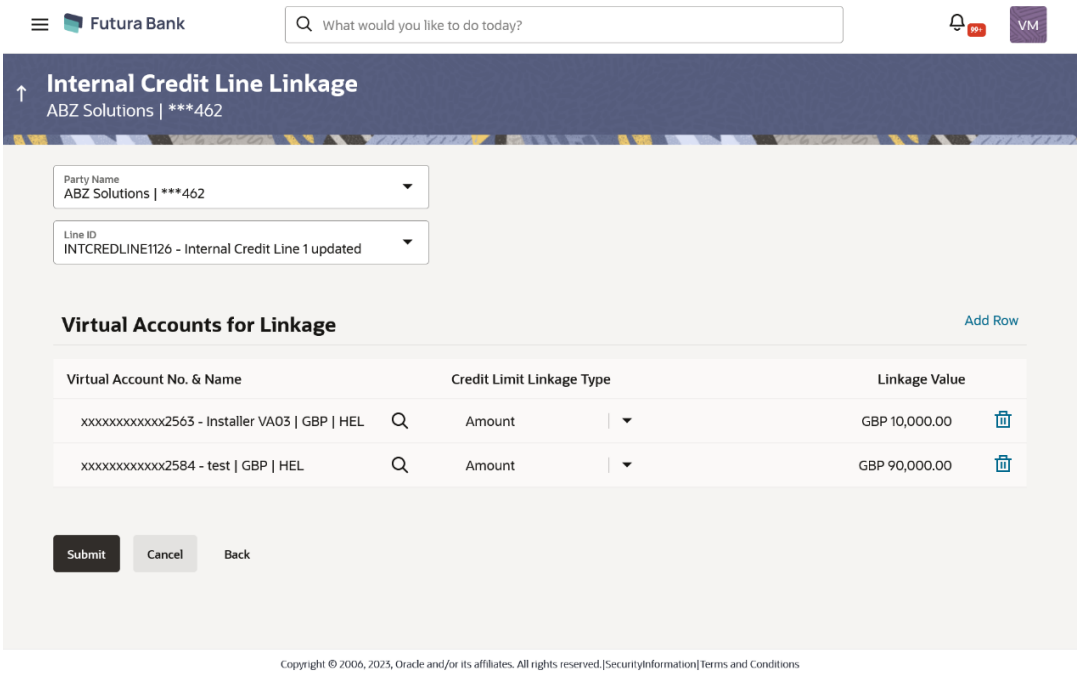

Table 9-1 Internal Credit Line Linkage - Field Description

Field	Description
Party Name	Select the party name and ID from the drop-down list in which the internal credit limit must be defined.
Line ID	Select the Credit Line ID to which Virtual Account(s) are to be linked.
Virtual Accounts for Linkage	This section displays **Virtual Accounts for Linkage** related fields.
Virtual Account	Select the number and name of the Virtual Account (individual accounts or header accounts). **Note** User can search the Virtual Accounts by Account Name, Account Number, Branch or Currency based on the parameters set in the system configuration and displays these details in the search results and the respective fields once the required account is selected.
Credit Limit Linkage Type	Select the percentage of Line Amount or Line Amount which can be utilized by an account. The options are: • **Percentage** • **Amount**

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Table 9-1 (Cont.) Internal Credit Line Linkage - Field Description

Field	Description
Linkage Value	Specify the Linkage Value which can be utilized by an account. This field is enabled once the Credit Limit Linkage Type is selected. Value can be entered in percentage or amount based on **Credit Limit Linkage Type** selection.

9. User can also perform any one of the following action:
   - Click **Submit**.
   - Click**Cancel** to cancel the transaction.
10. The **Review** screen appears. User can also perform any one of the following action:
    - Verify the details and click **Confirm**.
    - Click**Cancel** to cancel the transaction.
    - Click**Back** to navigate to the previous screen.

    The user is directed to **Other Details** screen with values in editable form.
11. The success message for initiation of Internal Credit Line Linkage appears along with the reference number.

    User can also perform any one of the following action:
    - Click **Home** to navigate to the dashboard.
    - Click **View Linked Accounts** to view list of all linked Virtual Accounts to a credit line.

9.2 View Internal Credit Line Linked Virtual Accounts

Corporate user can inquire and can view a summary of all existing internal credit line linked accounts.

To search internal credit line linked Virtual Accounts:

1. From the **Dashboard**, click **Toggle menu**, click **Virtual Account Management**, then click **Internal Credit Line**.
2. From the **Internal Credit Line**, click **View/Edit Internal Credit Line**.
3. In the **Party Name** field, select the party name and ID from the drop-down list.
4. In the **Line ID** field, enter the line ID of the existing internal credit line which is to be searched.

   OR
5. In the **Line Name** field enter the line name of the existing internal credit line which is to be searched.

   From the **Line Currency** list, select the line currency of the existing internal credit line which is to be searched.
6. Perform any one of the following action.
   - Click **Search** to search the credit line. The existing internal credit lines appears based on search criteria.
   - Click **Cancel** to cancel the transaction.
   - Click **Clear** to reset the entered data.

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7. Click on the**Line ID & Name link** to view details of the credit line linked Accounts. The **Internal Credit Line - Line Details** screen appears with the details of **Linked Accounts** as a separate tab.

   Internal Credit Line - Linked Accounts screen

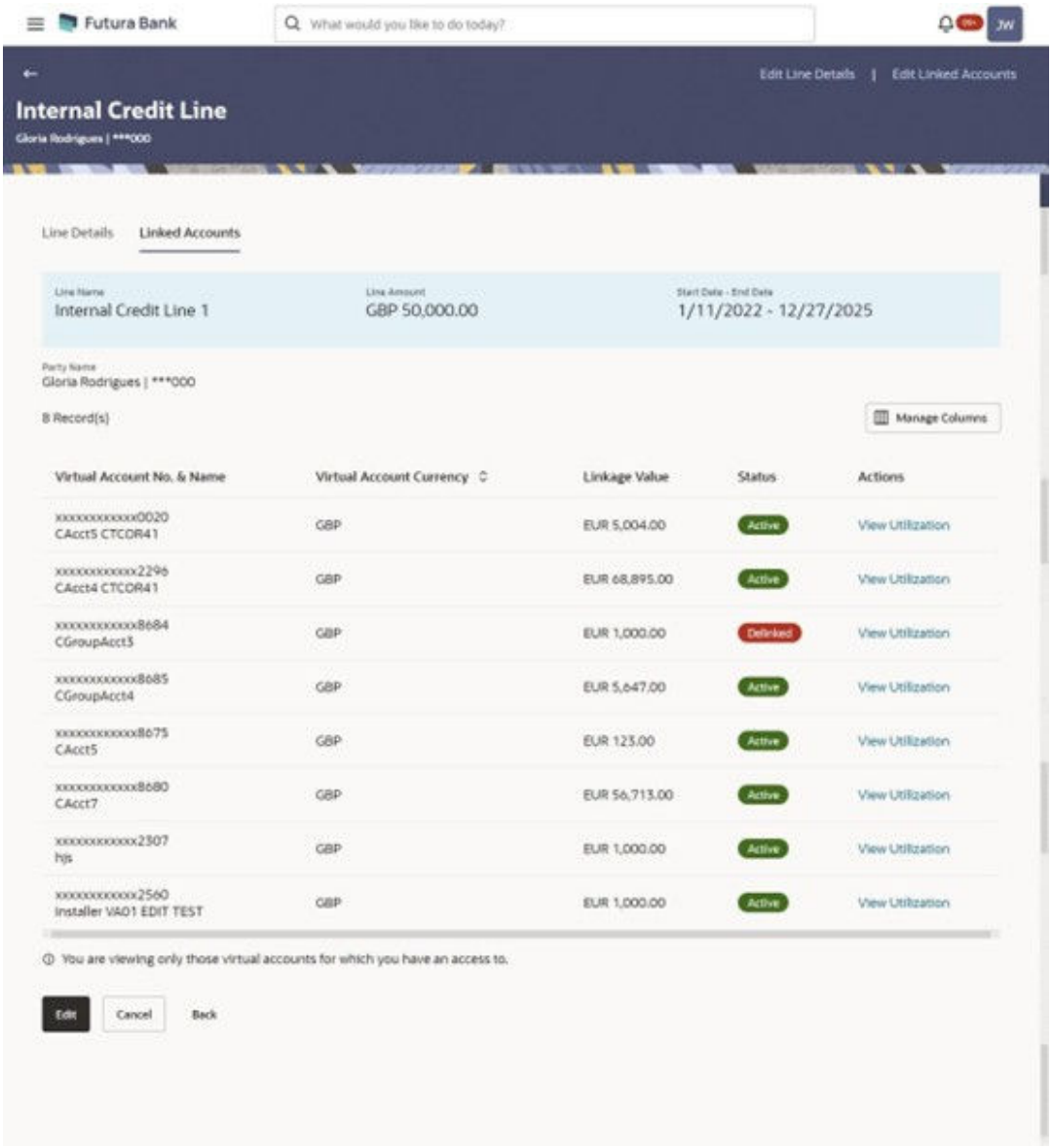

Table 9-2 Internal Credit Line - Linked Accounts - Field Description

Field	Description
Real Customer Name & ID	Displays the name of real customer and ID.
Linked Accounts This section displays the list of all the associated Virtual Accounts of same customer to a credit line.	
Party Name	Displays the party name and ID mapped to the selected Internal Credit Line.
Linked Virtual Accounts	Displays the linked virtual accounts.

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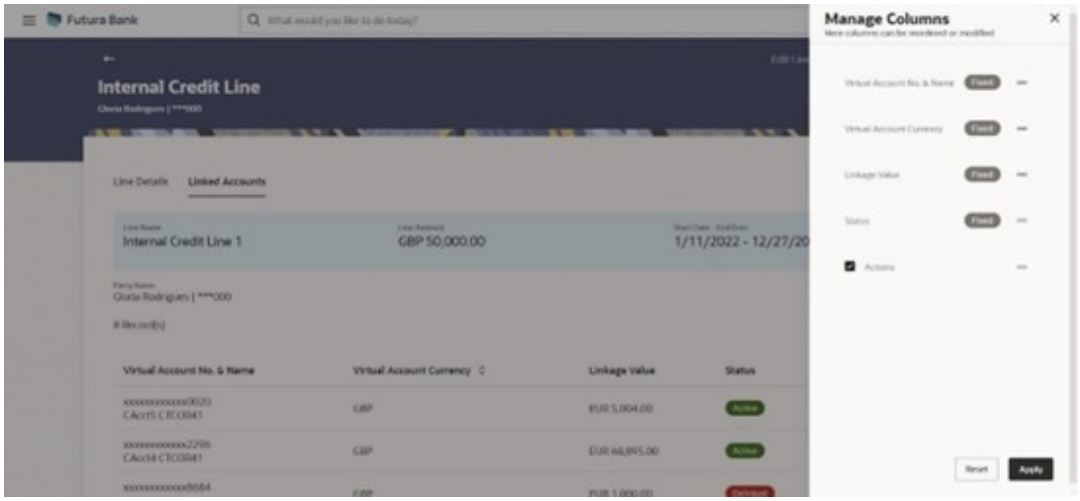
Table 9-2 (Cont.) Internal Credit Line - Linked Accounts - Field Description

Field	Description
Total Count of Records	Displays the total count of records based on the search criteria.
Virtual Account No. & Name	Displays the number and name of the Virtual Account (individual accounts or header accounts).
Virtual Account Currency	Displays the Virtual Account currency.
Linkage Value	Displays the linkage amount either in percentage or amount which can be utilized by Virtual Account.
Status	Displays the status of the linked Virtual Accounts.
Actions	Click on the **View Utilization** link to view Utilized Amount in Account Currency, Utilized Amount in Line Currency, and Exchange Rate.

8. Click **Manage Columns** to reorder or modify or save column preferences in View Internal Credit Line Linked Virtual Account screen.

   View Internal Credit Line Linked Virtual Account – Manage Columns overlay screen appears.



9. Click **Apply** to apply the modified columns preferences.
10. Click **Reset** to reset the columns preferences.
11. Click **Edit** to modify and update the credit line linkage.

    OR

    Click **Cancel** to cancel the transaction.

    OR

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

9.3 Edit Internal Credit Line Linked Virtual Accounts

To edit internal credit line linked Virtual Accounts:

1. From Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Virtual Multi-Currency Account**. Under **Virtual Multi-Currency Account**, click **Edit Virtual Multi-Currency Account**.

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2. Follow the steps1to4 of the View internal Credit Line Linked Virtual Accounts section.
3. In Linked Accounts tab,click Edit to modify details of linked Virtual Accounts. The Linked Accounts - Edit screen appears.
4. Perform any one of the following action:
   - Select one or more check box (es) adjacent to**Virtual Account No. & Name**field,and click **Delink Selected** to remove linkage of Virtual Account to credit line.
   - In Action field, click to update the Linkage Value of Virtual Account in percentage or amount. Click to save the new value entered.
   - Click**Submit**to update the details. The **Review**screen appears.
   - Click**Delink Selected** to remove the linkage of selected Virtual Account with credit line. Refer **Delink Virtual Account** section for more details.
   - Click**Cancel**to cancel the transaction.
   - Click**Back** to navigate to the previous screen.

Edit Linked Accounts screen appears.

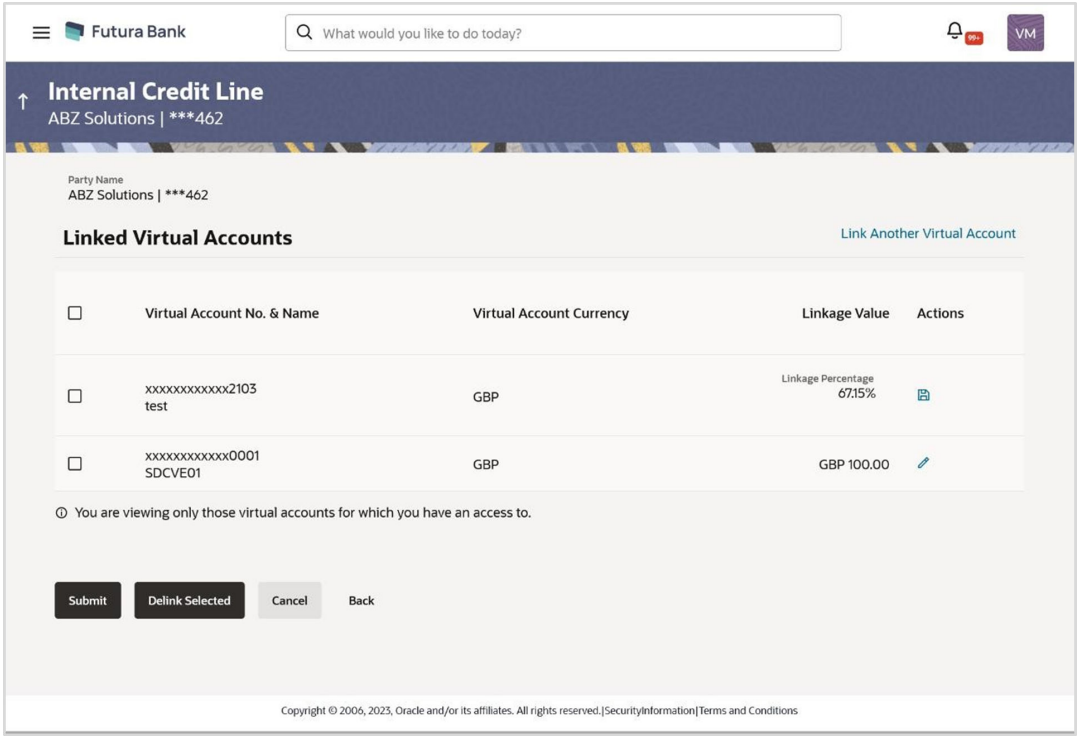

Table 9-3 Edit Linked Accounts- Field Description

Field	Description
Party Name	Displays the party name and ID for which the internal credit limit is defined.
Linked Accounts	This section displays the list of all the associated Virtual Accounts of same customer to a credit line.
Virtual Account No. & Name	Displays the number and name of the Virtual Account (individual accounts or header accounts).
Virtual Account Currency	Displays the currency of the Virtual Account.

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Table 9-3 (Cont.) Edit Linked Accounts- Field Description

Field	Description
Linkage Value	Displays the list of currencies for selection.
Account	Displays the list of Real accounts maintained under a selected currency. **Note** Only one Real account can be selected per currency.
Actions	Click to update the **Linkage Value** of Virtual Account in percentage or amount. And click to save the new value entered.

5. Click on the **Link Another Virtual Account link** to link new Virtual Account to a credit line. The Internal Credit Line Linkage screen appears.
6. Verify the details and click **Confirm**.

   OR

   Click **Cancel** to cancel the transaction.

   OR

   Click **Back** to navigate to the previous screen
7. The success message of Internal Credit Line linkage update appears along with the reference number. Status overlay displays the Linkage status.

   Click **Home** to navigate to the dashboard screen.

   OR

   Click **Go To Overview** to go to the Virtual Account Management Dashboard.

   OR

   Click **Create Another Credit Line** to create new credit line.

9.4 Delink Internal Credit Line Linked Virtual Accounts

Using this option corporate user can de-associate the linked Virtual Accounts from the credit line.

To delink Virtual Accounts:

1. Navigate to the **View Internal Credit Line** screen.
2. From the **Line ID/ Name/ Line Currency** field, enter the name or ID or Line currency of the credit line whose details you want to edit.
3. User can perform any one of the following action:
   - Click **Search** to search the credit line. The existing internal credit lines appears based on search criteria.
   - Click **Cancel** to cancel the transaction.
   - Click **Clear** to reset the search parameters.

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4. Click on the **Line ID & Name link** to view the details internal credit line depending on access to the linked Virtual accounts.

   The Internal Credit Line - Line Details screen appears with the details of the selected line.

5. In Linked Accounts tab, click **Edit** to modify details of linked Virtual Accounts. The Linked Accounts - Edit screen appears.

6. User can Perform any one of the following action:

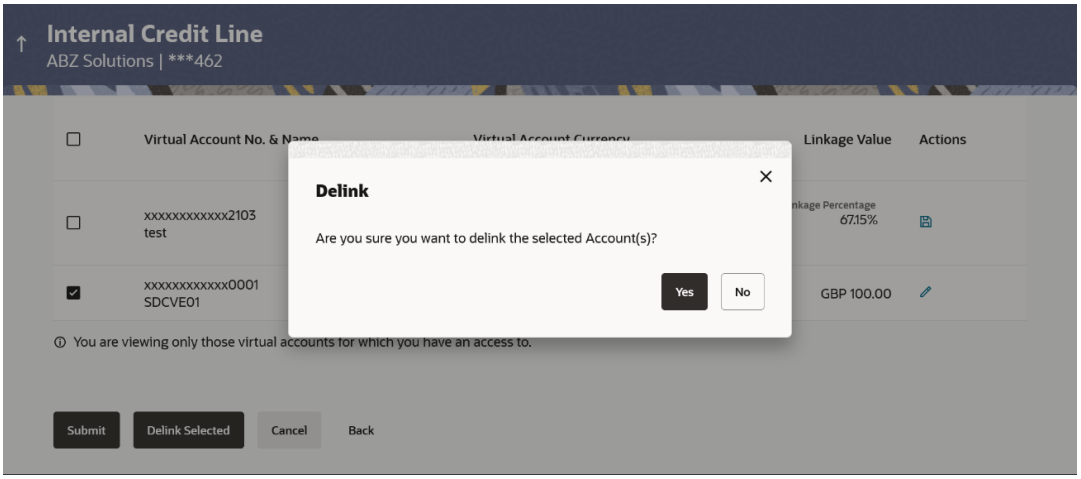
   - Select one or more check box (es) adjacent to Virtual Account No. & Name field and click Delink Selected to remove linkage of Virtual Account to credit line.
   - In Action field, click to update the Linkage Value of Virtual Account. Click to save the new value entered.

7. User can perform any one of the following action: .

   - Click **Submit**to Update the details. The **Review** screen appears.
   - Click **Delink Selected** to remove the linkage of selected Virtual Account with credit line.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to the previous screen.

   Delink Virtual Account screen appears

Figure 9-2 Delink Virtual Account screen



8. The confirmation pop-up appears to delink Virtual Account. User can perform any one of the following action:

   - Click **Yes** to delink Virtual Account.
   - Click **No** to cancel the deletion.

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10

Special Rate Maintenance

There are use cases like Third Party Fund Management or POBO-COBO where Virtual Accounts when used also earn interest income. The rate of interest for these Virtual Accounts is set by the corporate itself. There will be a default or **General Rate** set up that applies to all the Virtual Accounts that have interest income. However, there could be instances where for a few select Virtual Accounts a different rate is applicable. This rate is called "Special Rate" and corporate user will be able to select Virtual Accounts one at a time and set the special rates.

Prerequisite

Oracle Banking Virtual Account Management and Oracle Banking Interest and Charges integration is available and the necessary linking of Oracle Banking Virtual Account Management Product to Interest Groups in Oracle Banking Interest and Charges is done.

Using this option corporate user can:

- View Special Rates
- Edit Special Rates
- Add Special Rates

- View Special Rates
- Edit Special rates
- Add Special Rates

10.1 View Special Rates

To view Special Rates for Virtual Account:

1. Perform the following navigation to access the Special Rate Maintenance screen.
   - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Interest Rate**. From the **Interest Rate**, click **View/Edit Special rates**.
2. In the **Party Name** field, select the party name and ID from the drop-down list.
   - Click the Search icon to select a Virtual Account. Virtual Account Lookup overlay appears.
   - In the Virtual Account Lookup overlay screen, user select the required filter criteria in the respective fields.
3. Search and Select the Virtual Account from the list.
4. Using the calendar, choose the To and From dates from the Effective Date list.
5. The IBAN, Virtual Account Branch and Currency for the selected Virtual Account Number appears.
6. User can perform any of the following action:
   - Click **Add** to navigate to the Add Special Rates screen.
   - Click **Search** . Based on search criteria the list of special rates maintained appears

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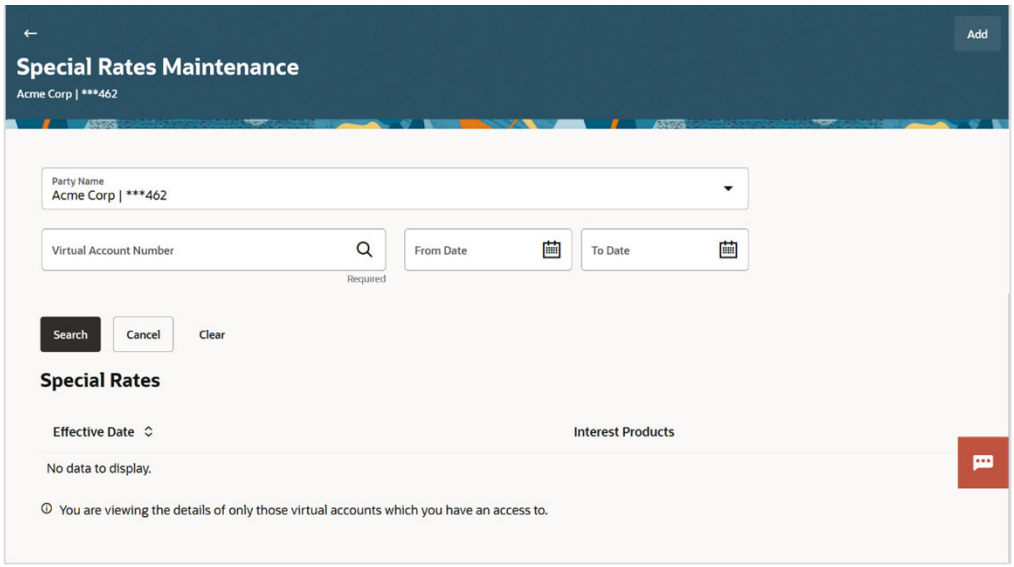
- Click **Cancel** to cancel the transaction.
- Click **Clear** to reset the entered data.

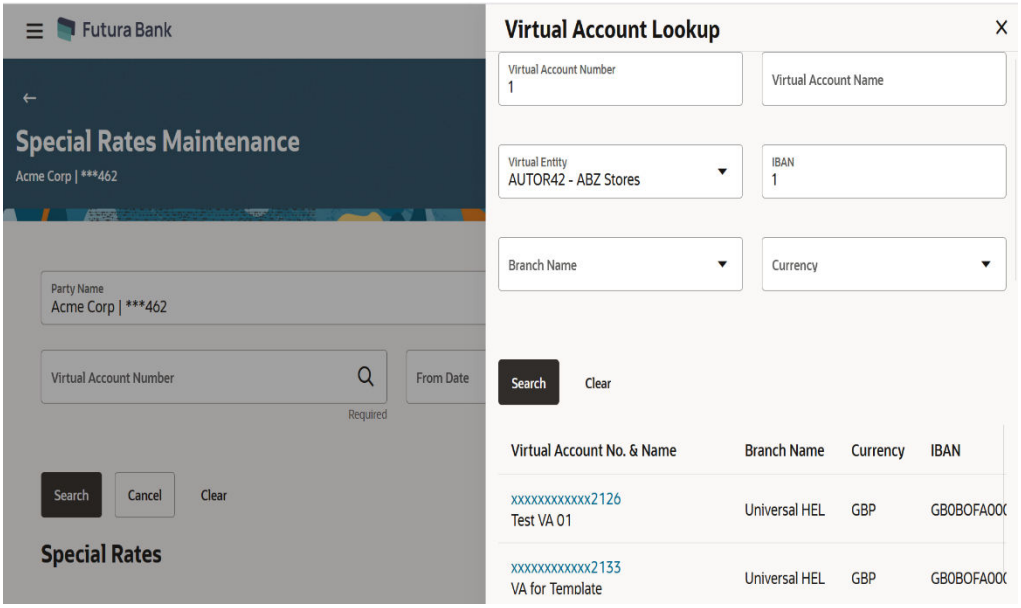
Special rate maintenance search Results screens

Figure 10-1 Special Rate Maintenance Search results



Special Rate maintenance Virtual Account Lookup

Figure 10-2 Special Rates - Virtual Account Lookup



For more information on fields, refer to the field description table.

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Table 10-1 Special Rate Maintenance Search Results - Field Description

Field	Description
Party Name	Select the party name and ID from the drop down list to view the special rates of the applicable Virtual Accounts. By default, the primary party of the logged-in user is selected. **Note** Based on the party name selection, the mapped Virtual Accounts are displayed.
Virtual Account Number	Select the Virtual Account Number and name for which special rate maintenance is done. **Note** Virtual Account number should be searched through Search icon where the Virtual Account Lookup appears and search can be done using Virtual Account Number, Virtual Account Name, Virtual Entity, IBAN, Branch and Currency.
Virtual Account Lookup	This section displays **Virtual Account Lookup** related fields.
Virtual Account Number	Specify the Virtual Account number.
Virtual Account Name	Displays the number and name of the Virtual Account (individual accounts or header accounts).
Virtual Entity	Displays the Virtual Account currency.
Linkage Value	Displays the linkage amount either in percentage or amount which can be utilized by Virtual Account.
Status	Displays the status of the linked Virtual Accounts.
Actions	Click on the **View Utilization** link to view Utilized Amount in Account Currency, Utilized Amount in Line Currency, and Exchange Rate.

7. Click on the specific Effective Date link to view the interest rate maintained for Virtual Account for that date.

   The **Special Rate Maintenance Details** screen appears.

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Figure 10-3 Special Rate Maintenance details

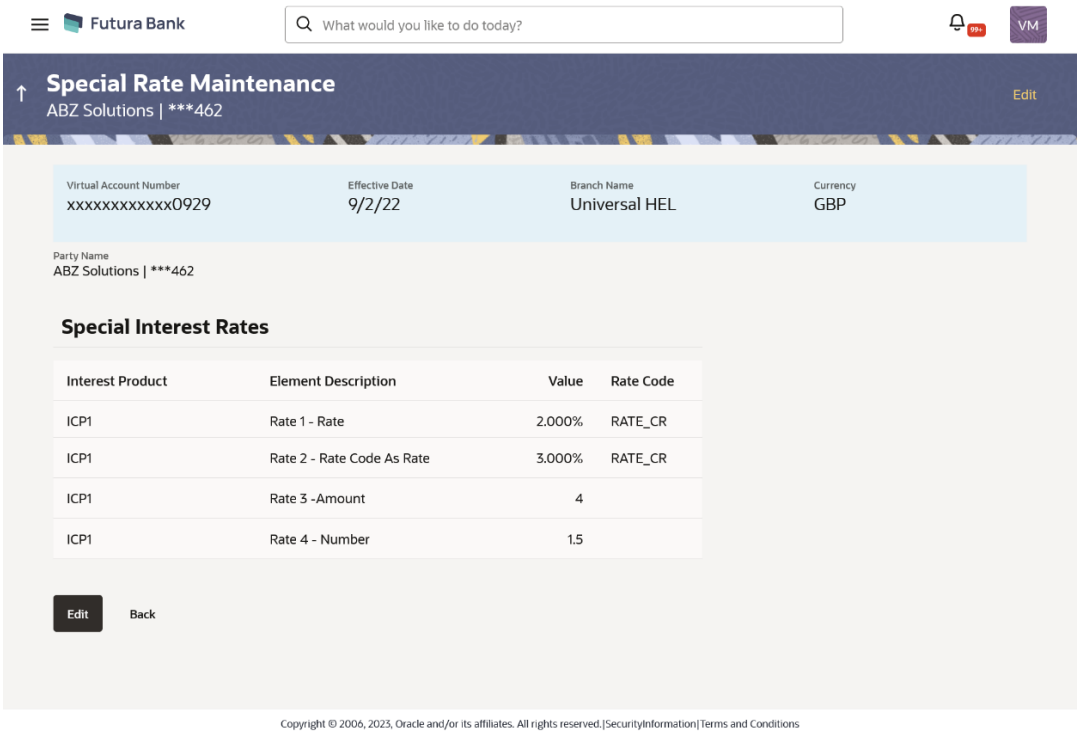

Table 10-2 Search Results

Field	Description
Real Customer Name & ID	Displays the name of real customer and ID.
Virtual Account Number	Displays the Virtual Account Number for which special rate maintenance is done.
Effective Date	Displays the date from which the interest rate will be effective.
Branch Name	Specify the branch name of the account.
Currency	Specify the currency of the account.
Party Name	Displays the party name and ID mapped to the selected Virtual Account.
Interest Products	Displays the count of interest products.
Element Description	Displays the description of the user defined element mapped to the interest product.
Value	Specify the value to be applied for the user defined element.
Rate Code	Specify the rate code to be applied.

8. User can Perform any one of the following action:
   - Click **Edit** to modify the special rate to the Virtual Account.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to previous screen.

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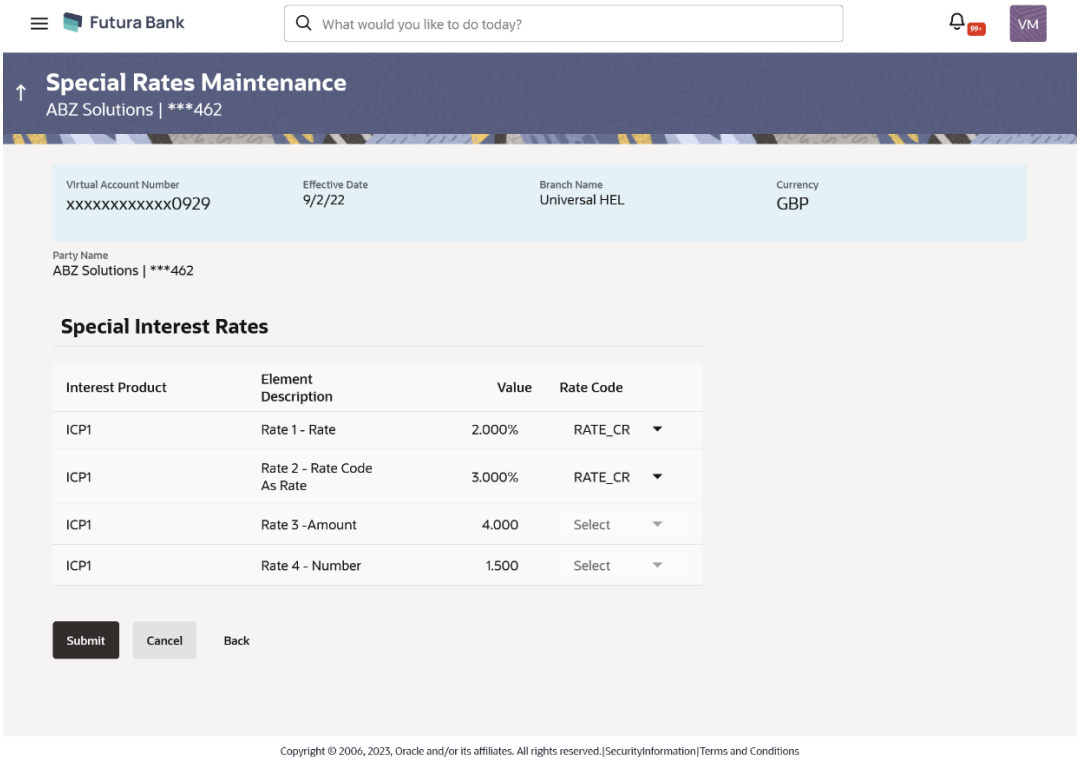
10.2 Edit Special rates

To Modify special rates for Virtual Account:

1. From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Interest Rate**. From the **Interest Rate**, click **View/Edit Special rates**.
2. Follow the above steps from View Special Rate section.
3. Click Edit to modify the special rate.

   The **Special Rate Maintenance – Edit** screen appears.

Figure 10-4 Special Rate Maintenance Edit



4. In the Rate field, enter the new rate or special rate to be applicable for the interest product.
5. From the Rate Code list, select the appropriate rate category for the interest product.
6. User can also perform any one of the following action:
   - Click **Submit**.
   - Click**Cancel** to cancel the transaction.
   - Click**Back** to navigate to the previous screen.
7. The **Review** screen appears. User can also perform any one of the following action:
   - Verify the details and click **Confirm**.
   - Click**Cancel** to cancel the transaction.
   - Click**Back** to navigate to the previous screen.

   The user is directed to **Other Details** screen with values in editable form.

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8. The success message for initiation of Special Rate update appears along with the reference number.

   User can also perform any one of the following action:

   - Click **Home** to navigate to the dashboard.
   - Click **Go To Overview** to navigate to the Virtual Account management dashboard.

10.3 Add Special Rates

To add special rates for Virtual Account:

1. Perform any one of the following navigation to the Special Rate Maintenance screen.
   - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Interest Rate**. From the **Interest Rate**, click **Add Special rates**.

     OR
   - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Interest Rate**. From the **Interest Rate**, click **Add Special rates**. From the **View/ Edit Special Rate**, click **Add Special rates**.OR
   - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Overview**. From the **Overview**, click **Quick Links**. From the **Quick Links**, click **Add Special rates**.
2. In the **Party Name** field, select the party name and ID from the drop-down list.
   - Click the Search icon to select a Virtual Account. **The Add Special Rates - Virtual Account Lookup** appears.
   - In the Virtual Account Lookup overlay screen, user select the required filter criteria in the respective fields.
3. User can perform any one of the following action:
   - Click **Search** to search the parent account based on search criteria.
   - Click **Clear** to reset the entered data.
   - Click **Cancel** to cancel the Parent Account selection.
4. Search and select the Virtual Account Number or name from the list.
5. From the Effective Date list, select the date from the calendar.
6. The IBAN, Virtual Account Branch and Currency for the selected Virtual Account Number appears.
7. User can perform any one of the following action:
   - Click **Search** to search the parent account based on search criteria.
   - Click **Clear** to reset the entered data.
   - Click **Cancel** to cancel the virtual Account selection.

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Figure 10-5 Add Special Rate

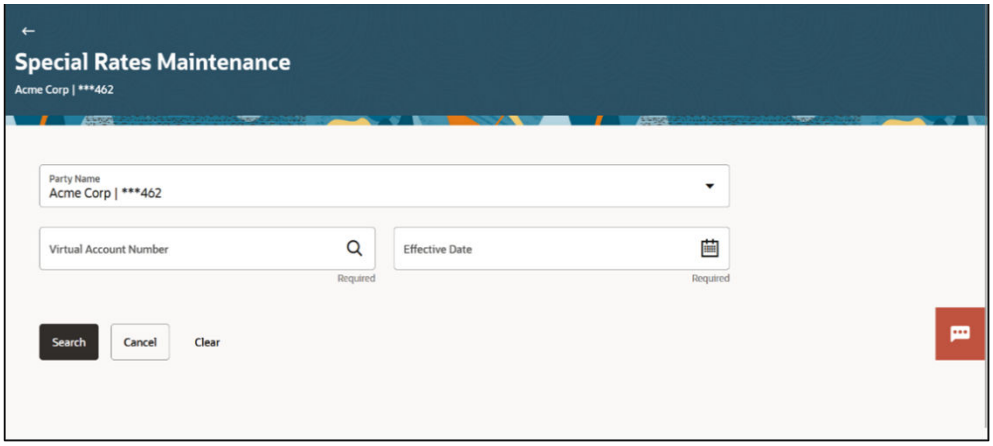

Figure 10-6 Add Special Rates – Virtual Account Lookup

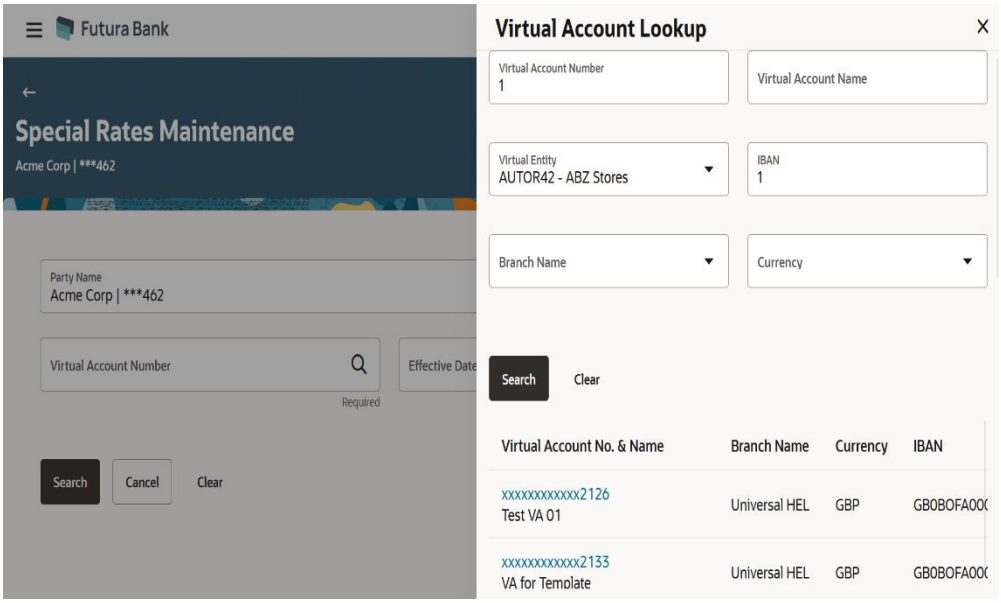

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Figure 10-7 Special Rate

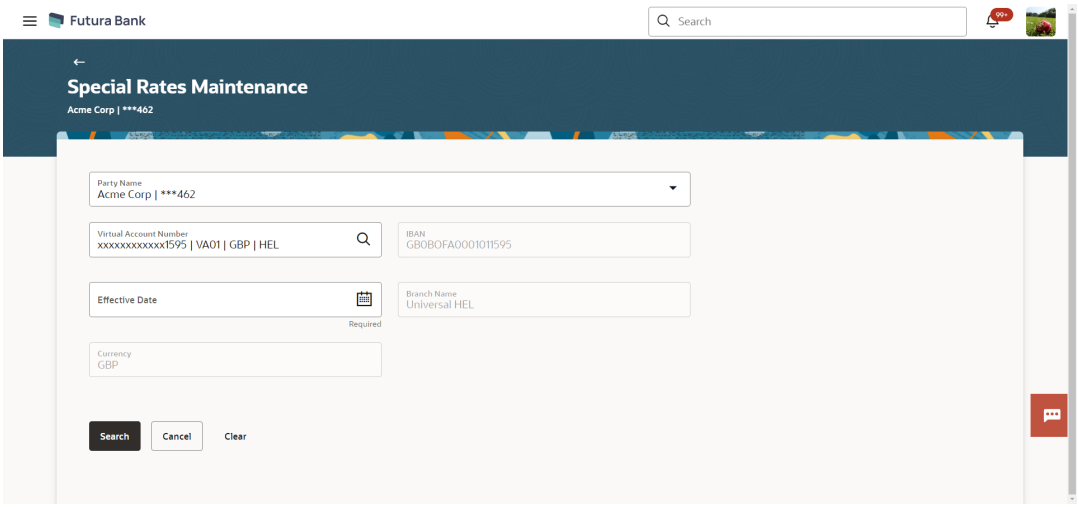

Table 10-3 Special Rate Maintenance Details- Field Description

Field	Description
Party Name	Select the party name and ID from the drop-down list to view the special rates of the applicable Virtual Accounts. By default, the primary party of the logged-in user is selected. **Note** Based on the party name selection, the mapped Virtual Accounts are displayed.
Virtual Account Number	Select the Virtual Account Number and name for which special rate maintenance is done. **Note** Virtual Account number should be searched through Search icon where the Virtual Account Lookup appears and search can be done using Virtual Account Number, Virtual Account Name, Virtual Entity, IBAN, Branch and Currency.
Virtual Account Lookup	
Virtual Account Number	Specify the Virtual Account number.
Virtual Account Name	Displays the number and name of the Virtual Account (individual accounts or header accounts).
Virtual Entity	Displays the Virtual Account currency.
IBAN	Displays the IBAN number based on Virtual Account selection
Branch Name	Specify the branch name of the account.
Currency	Specify the currency of the account.

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Table 10-4 Search Results

Field	Description
Virtual Account No & Name	Displays the Virtual Account number and name.
IBAN	Displays the IBAN number based on Virtual Account selection
Effective Date	Displays the date from which the interest rate will be effective.
Branch Name	Specify the branch name of the account.
Currency	Specify the currency of the account.
Interest Products	Displays the count of interest products.
Element Description	Displays the description of the user defined element mapped to the interest product.
Value	Specify the value to be applied for the user defined element.
Rate Code	Specify the rate code to be applied.

8. Click **Submit**.

   User can also perform any one of the following action:

   - Click**Cancel** to cancel the transaction.
   - Click**Back** to navigate to the previous screen.

9. The **Review** screen appears. Verify the details and click **Confirm**.

   User can also perform any one of the following action:

   - Click**Cancel** to cancel the transaction.
   - Click**Back** to navigate to the previous screen.

10. The success message for initiation of Special Rate appears along with the reference number.

    User can also perform any one of the following action:

    - Click **Home** to navigate to the dashboard.
    - Click **Go To Overview** to navigate to the Virtual Account management dashboard.

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11

General Rate Maintenance

There are use cases like Third Party Fund Management or POBO-COBO where Virtual Accounts when used also earn interest income. The rate of interest for these Virtual Accounts is set by the corporate itself. There will be a default or **General Rate** set up that applies to all the Virtual Accounts that have interest income.

Prerequisite

Oracle Banking Virtual Account Management and Oracle Banking Interest and Charges integration is available and the necessary linking of Oracle Banking Virtual Account Management Product to Interest Groups in Oracle Banking Interest and Charges is done

Using this option corporate user can:

- View General Rates
- Edit General Rate
- Add General Rates

11.1 View General Rates

To view General Rates for Virtual Account:

1. From the Dashboard, click Toggle menu, click Virtual Account Management, then click Interest Rate. From the Interest Rate, click View/Edit General rates.
2. In the **Party Name** field, select the party name and ID from the drop-down list.
3. In the **Product** field, enter or select the Virtual Account product from the list, click Search
4. From the **Effective Date** list, select the From and To date from the calendar.
5. From the **Branch list**Branch list, select the Virtual Account branch.
6. From the **Currency list**Branch list, select the Virtual Account currency.
7. User can perform any of the following action:
   - Click **Search**. Based on search criteria the list of general rates maintained appears. Product, Branch Name, and Currency is mandatory to get search results
   - Click **Clear** to clear search criteria.
   - Click **Cancel** to cancel the transaction.

   General rate maintenance search Results screens

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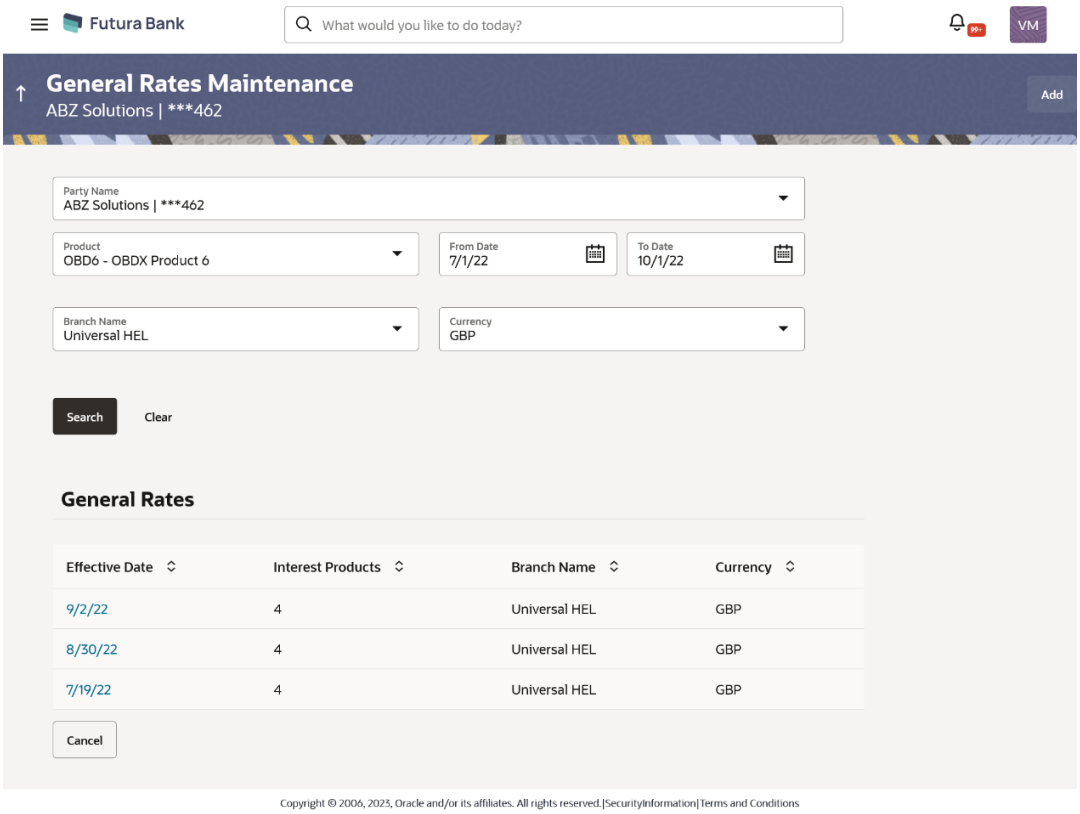
Figure 11-1 General Rate Search Results



For more information on fields, refer to the field description table.

Table 11-1 General rate maintenance search Results - Field Description

Field	Description
Party Name	Select the party name and ID from the drop-down list to view the special rates of the applicable Virtual Accounts. By default, the primary party of the logged-in user is selected. **Note** Based on the party name selection, the mapped Virtual Accounts are displayed.
Product	Specify the Virtual Account product name for which general rate maintenance to be viewed. **Note** Virtual Account Product for which interest rates are not maintained will not be available in drop-down list.

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Table 11-1 (Cont.) General rate maintenance search Results - Field Description

Field	Description
Effective Date	Specify the date from and to which the general rate is maintained.
Branch Name	Specify the branch name of the Virtual Account. **Note** User can view the branch names for which he has access to.
Currency	Displays the number and name of the Virtual Account (individual accounts or header accounts).
Search Result	Displays the Virtual Account currency.
Effective Date	Displays the date from which the interest rate is effective.
Interest Products	Displays the count of interest products.
Branch Name	Displays the branch name of the Virtual Account.
Currency	Displays the currency of the Virtual Account.

8. Click on the specific Effective Date link to view the interest rate maintained for Virtual Account for that date.

   The **General Rate Maintenance Details** screen appears.

Figure 11-2 General Rate maintenance details

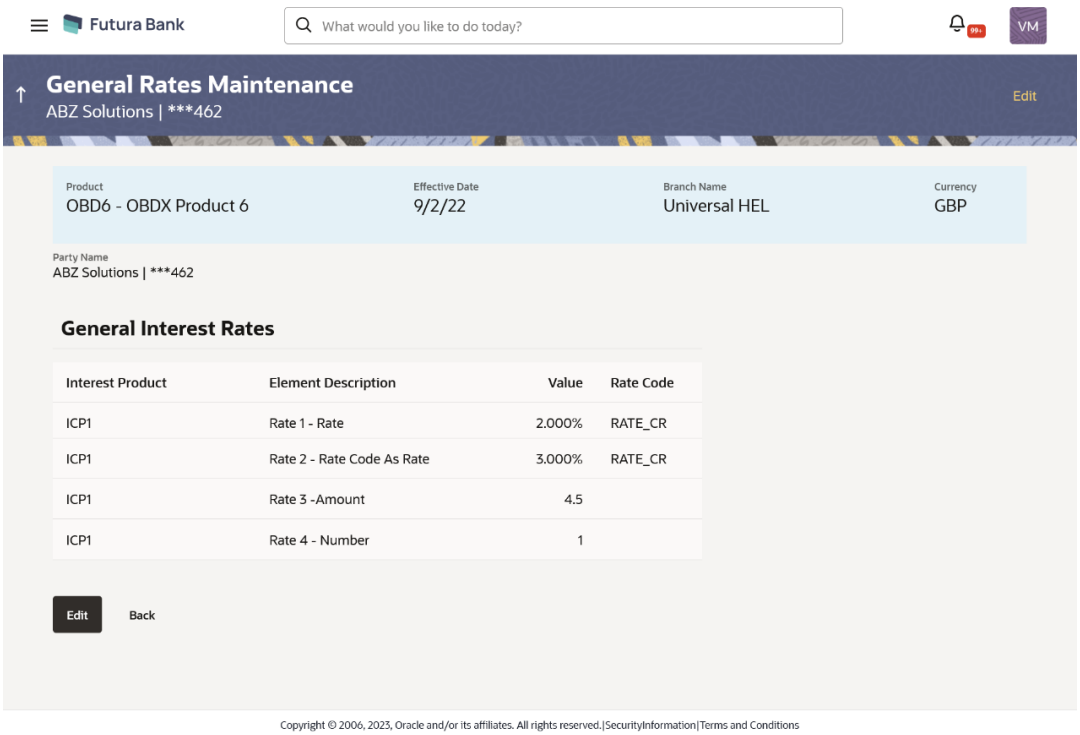

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Figure 11-3 General rates maintenance details

Table 11-2 Search Results

Field	Description
Real Customer Name & ID	Displays the name of real customer and ID.
Virtual Account Number	Displays the Virtual Account Number for which special rate maintenance is done.
Effective Date	Displays the date from which the interest rate will be effective.
Branch Name	Specify the branch name of the account.
Currency	Specify the currency of the account.
Party Name	Displays the party name and ID mapped to the selected Virtual Account.
Interest Products	Displays the count of interest products.
Element Description	Displays the description of the user defined element mapped to the interest product.
Value	Specify the value to be applied for the user defined element.
Rate Code	Specify the rate code to be applied.

9. User can Perform any one of the following action:
   - Click **Edit** to modify the special rate to the Virtual Account.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to previous screen.

11.2 Edit General Rate

To Modify General rates for Virtual Account:

1. Perform any one of the following navigation to access the Special Rate Maintenance screen.
   - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Interest Rate**. From the **Interest Rate**, click **View/Edit General rates**.
2. Follow the above steps from View Special Rate section.
3. Click Edit to modify the special rate.

   The **General Rate Maintenance – Edit** screen appears.

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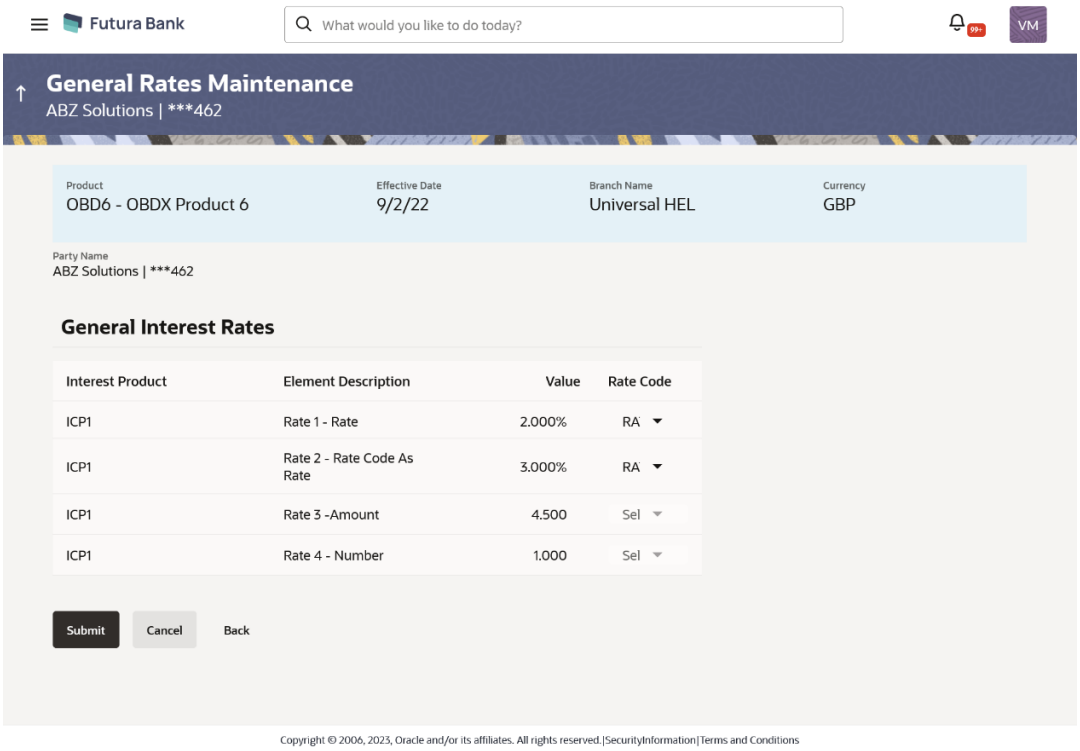
Figure 11-4 General Rate Maintenance – Edit



4. In the Rate field, enter the new rate or special rate to be applicable for the interest product.
5. From the Rate Code list, select the appropriate rate category for the interest product.
6. Click **Submit**.

   User can also perform any one of the following action:

   - Click**Cancel** to cancel the transaction.
   - Click**Back** to navigate to the previous screen.
7. The **Review** screen appears. Verify the details and click **Confirm**.

   User can also perform any one of the following action:

   - Click**Cancel** to cancel the transaction.
   - Click**Back** to navigate to the previous screen.

   The user is directed to **Other Details** screen with values in editable form.
8. The success message for initiation of New/Special Rate appears along with the reference number.

   User can also perform any one of the following action:

   - Click **Save As Template** to save the account details with the template name.
   - Click **Home** to navigate to the dashboard.
   - Click **Go To Overview** to navigate to the Virtual Account management dashboard.

11.3 Add General Rates

To add General rates for Virtual Account:

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1. Perform any one of the following navigation to the Special Rate Maintenance screen.
   - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Interest Rate**. From the **Interest Rate**, click **Add General rates**.
   - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Interest Rate**. From the **Interest Rate**, click **Add General rates**. From the **View/ Edit Special Rate**, click **Add Special rates**.OR
   - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Overview**. From the **Overview**, click **Quick Links**. From the **Quick Links**, click **Add General rates**.
2. In the **Party Name** field, select the party name and ID from the drop-down list.
3. In the Product field, search and select the Virtual Account Product or name from the list.

   > **Note**
   >
   > Virtual Account Product for which the interest rates are not maintained, and the bank level rates are maintained will not be available in drop down list.

4. From the **Effective Date** list, select the date from the calendar.
5. From the **Branch Name** field, select the branch name.
6. From the **Currency** field, select the Virtual Account Currency
7. User can perform any one of the following action:
   - Click **Search** to search the parent account based on search criteria.
   - Click **Clear** to reset the entered data.
   - Click **Cancel** to cancel the Parent Account selection.

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Figure 11-5 Add General Rate

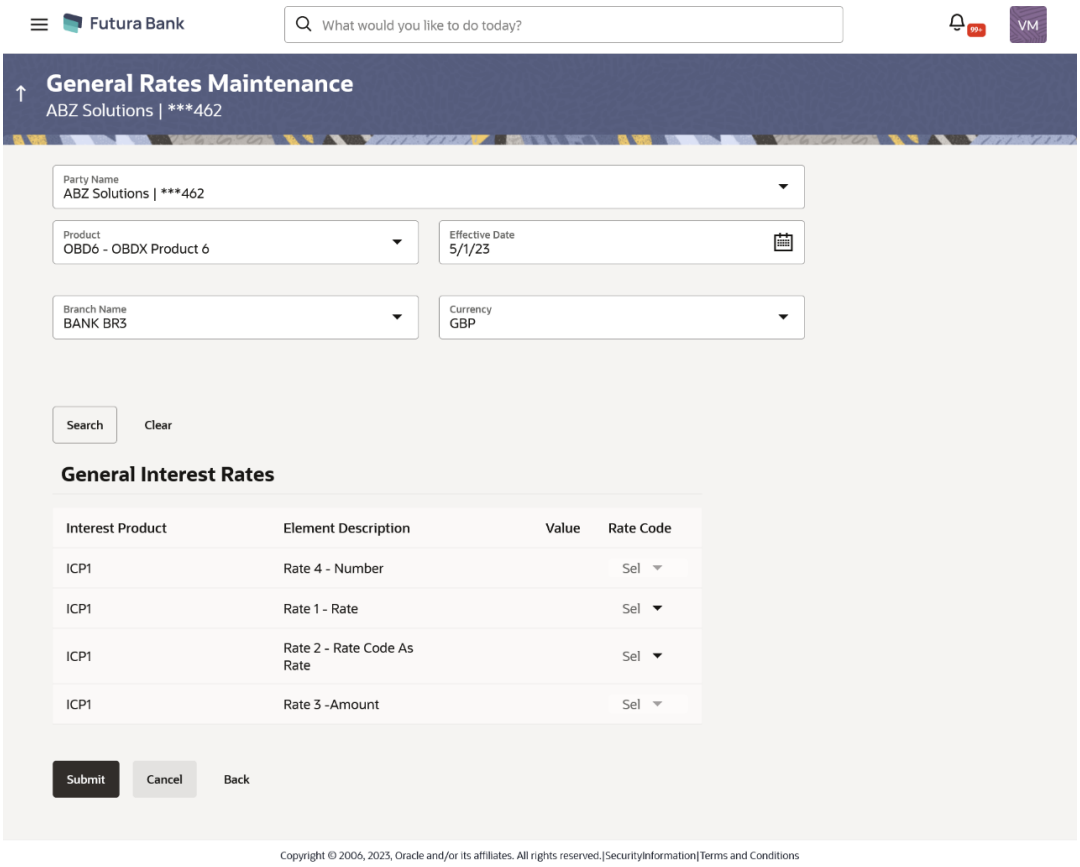

Figure 11-6 General Rate

Table 11-3 General Rate Maintenance Details- Field Description

Field	Description
Party Name	Select the party name and ID from the drop-down list to view the special rates of the applicable Virtual Accounts. By default, the primary party of the logged-in user is selected. **Note** Based on the party name selection, the mapped Virtual Accounts are displayed.
Product	Specify the name of the Virtual Account product for which general rate maintenance is done.
Effective Date	Specify the date from which the interest rate will be effective.
Branch Name	Specify the Branch name of Virtual Account Number for which general rate maintenance is done.
Currency	Specify the currency for which general rate maintenance is done.

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Table 11-4 Search Results

Field	Description
Interest Products	Displays the count of interest products.
Element Description	Displays the description of the user defined element mapped to the interest product.
Value	Specify the value to be applied for the user defined element.
Rate Code	Specify the rate code to be applied.

8. Click **Submit**.

   User can also perform any one of the following action:

   - Click**Cancel** to cancel the transaction.
   - Click**Back** to navigate to the previous screen.

9. The **Review** screen appears. Verify the details and click **Confirm**.

   User can also perform any one of the following action:

   - Click**Cancel** to cancel the transaction.
   - Click**Back** to navigate to the previous screen.

10. The success message for initiation of New/General Rate appears along with the reference number.

    User can also perform any one of the following action:

    - Click **Home** to navigate to the dashboard.
    - Click **Go To Overview** to navigate to the Virtual Account management dashboard.

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12

Payments Using Virtual Accounts

Virtual Accounts Management payments feature enables the business users to perform corporate payments using **Virtual Accounts**.

- Move Money

12.1 Move Money

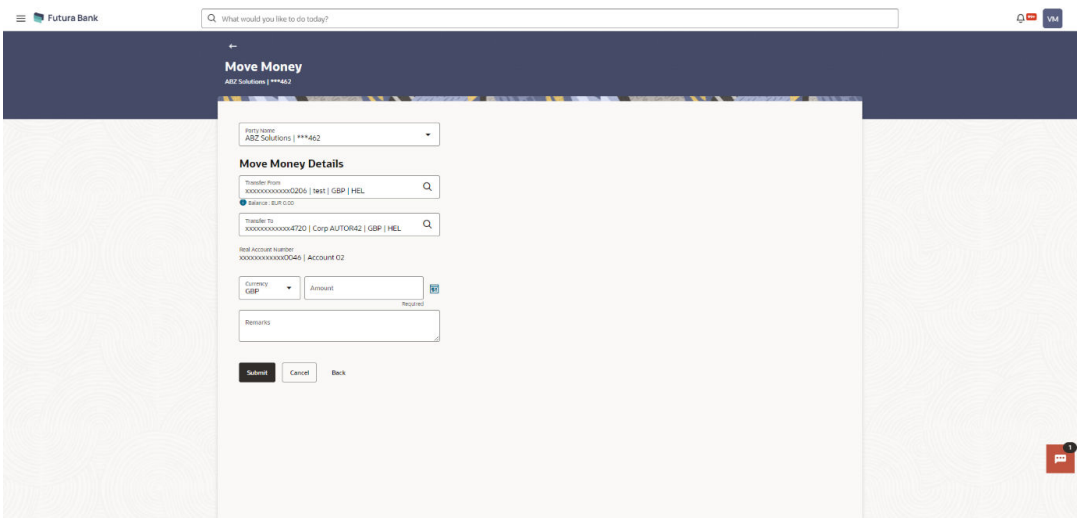
Move money allows you to transfer money from one Virtual Account to another Virtual Account that are mapped to the same real account. Each transaction is sent to the checker, approver, and releaser for the approval as per the configuration maintained.

To move money:

1. User can Perform any of the following navigation to access the screen:
   - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Move Money**.
   - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **Overview**. From **Overview**, Click **Move Money**

   The **Move Money** Screen appears.

Figure 12-1 Move Money



For more information on fields, refer to the field description table.

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Table 12-1 Move Money - Field Description

Field	Description
Party Name	Select the party name and ID from the drop-down list to view the special rates of the applicable Virtual Accounts. By default, the primary party of the logged-in user is selected. **Note** Based on the party name selection, the mapped Virtual Accounts are displayed.
Move Money details	This section displays the **Move Money** details related fields.
Balance	Displays the balance in the source account is displayed.
Transfer To	Click **Search** icon and select the Virtual Account Number or name from which the amount is to be transferred. **Note** This field is enabled only after selecting the **Transfer From.**
Real Account Number	Displays the real account number that is linked to the selected **From Virtual Account.** **Note** This read only field appears after selecting the **Transfer From** field.
Amount	Specify the currency and amount to be transferred. **Note** Funds Transfer can be initiated only between Virtual Accounts belonging to the same real account.
Remarks	Specify the remarks on the transaction.

2. In the **Party Name** field, select the party name and ID from the drop-down list.
3. In the Transfer From field, Click **Search** icon to Select the Virtual Account from the list.

   Search Virtual Account overlay appears.
4. In the Transfer To field, click Search icon to search the Virtual Account.

   Search Virtual Account overlay appears.

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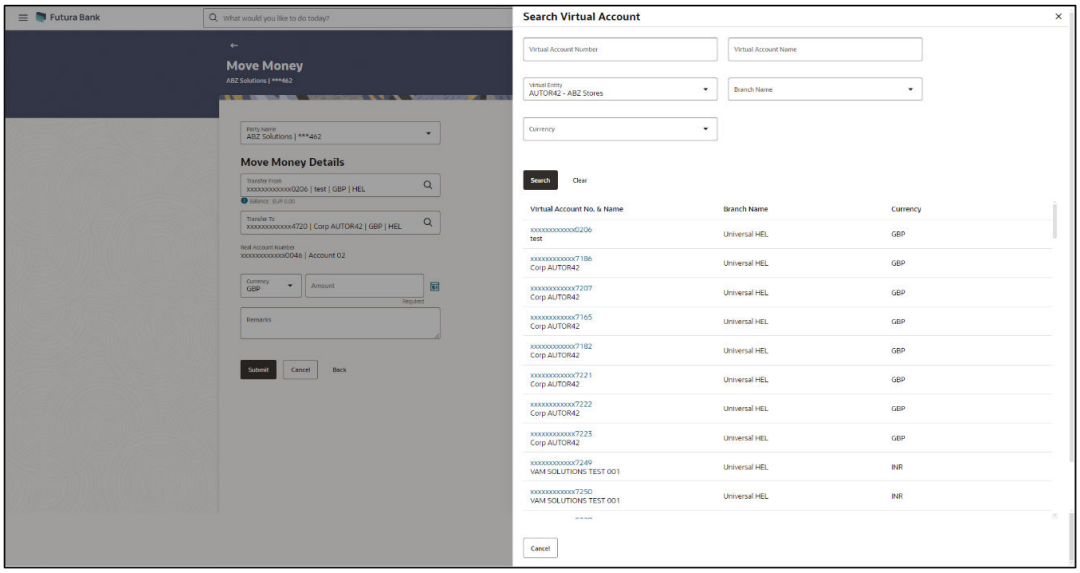
Figure 12-2 Search Virtual account overlay screen



For more information on fields, refer to the field description table.

Table 12-2 Search Virtual Account Overlay Screen - Field Description

Field	Description
Virtual Account Number	Specify the Virtual Account number. By default, the primary party of the logged-in user is selected. **Note** Based on the party name selection, the mapped Virtual Accounts are displayed.
Virtual Account Name	Specify the Virtual Account name.
Virtual Entity	Select the Virtual Entity.
Branch Name	Select the branch of the account.
Currency	Select the currency of the account.

Search Results

Note

User can view only the configured number of Virtual Account Number in the search results

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Table 12-3 Search Results Field Description

Field	Description
Virtual Account No & Name	Displays the Virtual Account number and name.
Branch Name	Displays the Virtual Account name.
Currency	Displays the currency of the account.

5. In the **Amount** field, select the currency and enter the amount to be transferred.
6. Click icon to view the transaction limit for the selected channel.

   The **My Limits** pop-up screen appears.

Figure 12-3 My Limits

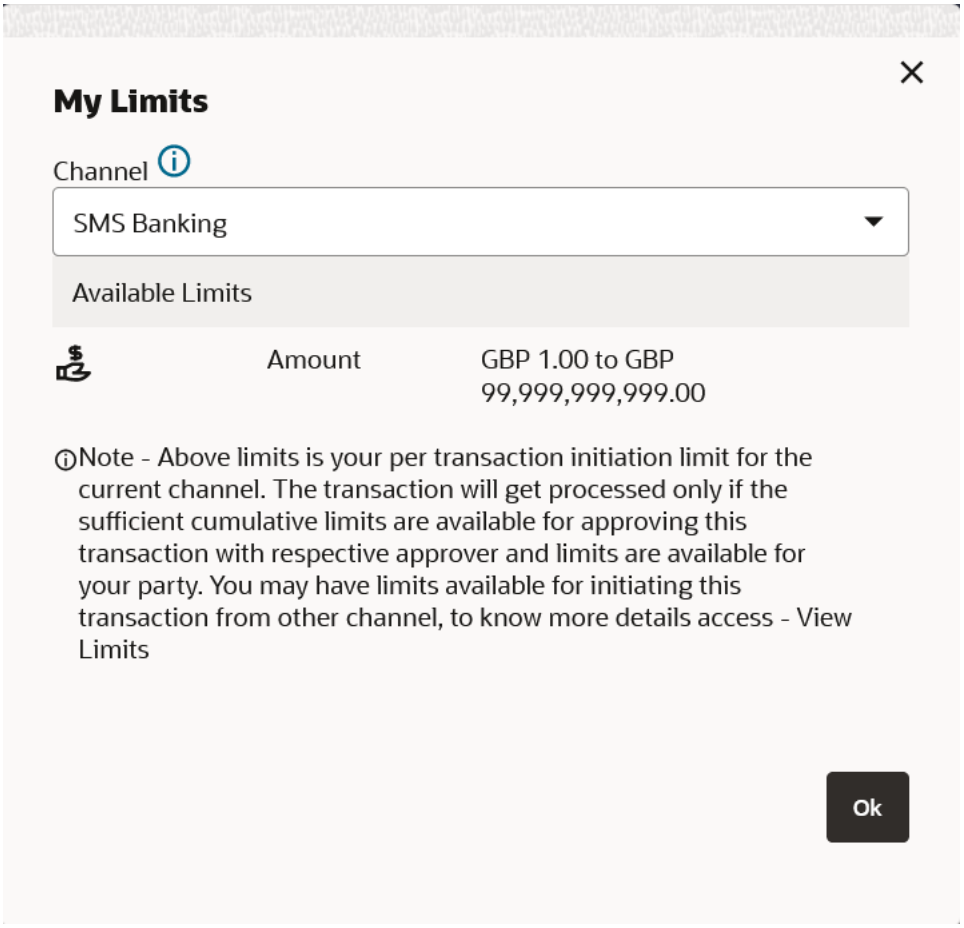

Table 12-4 My Limits Field Description

Field	Description
Channel	Select the channel for which the transaction limits must be displayed from the list.
Available Limits	Displays the available limits for the selected channel.

7. In the **Remarks** field, specify the remarks on the transaction.

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8. User can perform an one of the following action :
   - Click **Submit.**
   - Click **Cancel** to cancel the transaction.
9. The **Review** screen appears. Verify the details and click **Confirm**.

   User can also Perform any one of the following action:
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to the previous screen.

   The user is directed to **Other Details** screen with values in editable form.
10. The success message of money moved appears along with the reference number.

    User can also perform the following action:

    Click **Home** to navigate to the dashboard.

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13
Statements

- Transaction Inquiry
- Pre-Generated Statement
- Ad hoc Statement
- Charges Inquiry

13.1 Transaction Inquiry

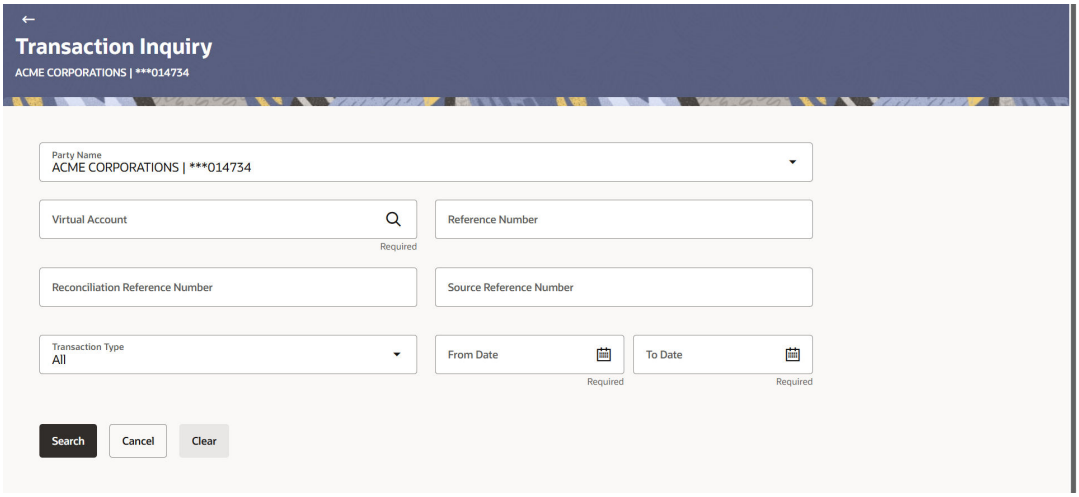
Through this option, the user can search and view the transactions of a Virtual Account which they have access to. The user can also download the search results as a statement in a password protected .pdf or .csv format.

To view and download the Virtual Account management Transaction Inquiry:

1. Perform any one of the following navigation to access the screen.
   - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **statements**. From the **Statements**, click **Transaction inquiry**.
   - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **overview**. From the **overview**, click **Quick links** then click **Transaction inquiry**.

   Transaction Inquiry screen displays.

Figure 13-1 Transaction Inquiry



For more information on fields, refer to the field description table.

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> **Note**
>
> The fields marked as **Required** are mandatory.

Table 13-1 Transaction Inquiry

Field	Description
Party Name	Select the party name and ID from the drop-down list to view the special rates of the applicable Virtual Accounts. By default, the primary party of the logged-in user is selected. **Note** Based on the party name selection, the mapped Virtual Accounts are displayed.
Virtual Account Number	Select the Virtual Account Number and name for which special rate maintenance is done. **Note** User can view the statement of only those Virtual Accounts, which he has access to.
Reference Number	Specify the reference number of the transaction.
Reconciliation Reference Number	Specify the reconciliation reference number of the transaction.
Source Reference Number	Specify the source reference number of the transaction.
Transaction Type	Select the type of the transaction. The options are: • **All** • **Credit** • **Debit**
From Date / To Date	Select the start and end date range of the transaction – for a date bound search.

2. In the **Party Name** field, select the party name and ID from the drop-down list.
3. In the **Virtual Account** field, click **Search** icon to search the Virtual Account.

   The **Transaction Inquiry – Virtual Account Lookup** overlay appears.

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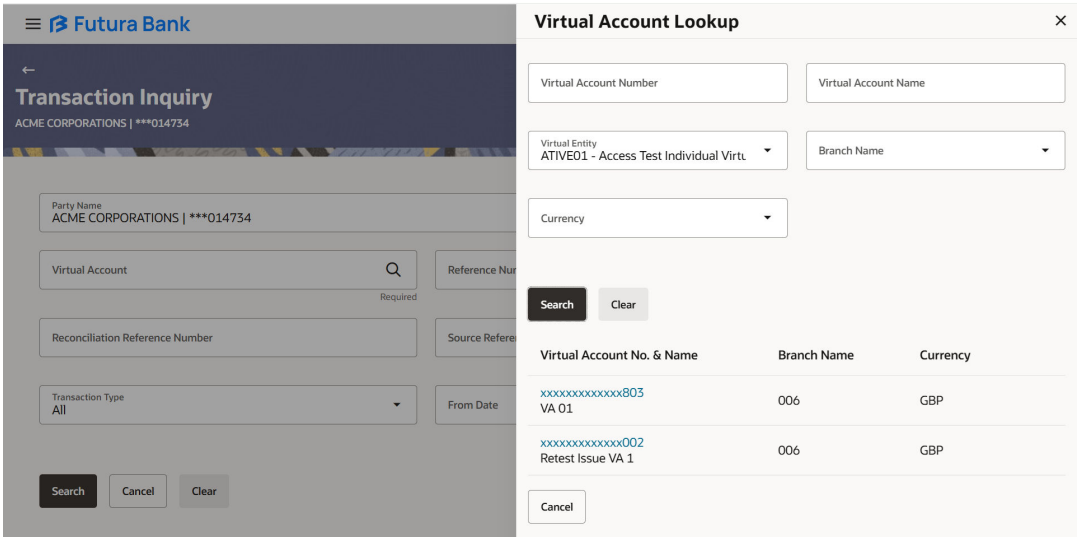
Figure 13-2 Transaction Inquiry – Virtual Account Lookup



4. In the Virtual Account Lookup overlay screen, select the required filter criteria in the respective fields.

Table 13-2 Transaction Inquiry – Virtual Account Lookup - Field Description

Field	Description
Virtual Account Number	Specify the Virtual Account Number and name for which special rate maintenance is done.
Virtual Account Name	Specify the Virtual Account name.
Virtual Entity	Select the Virtual Entity.
Branch Name	Select the branch of the account.
Currency	Select the currency of the account.

5. User can perform any one of the following action:
   - Click **Search** to search the virtual account based on search criteria.
   - Click **Clear** to reset the entered data.
   - Click **Cancel** to cancel the transaction.
6. Search and select the Virtual Account Number or name from the list.
7. In **Reference Number** field, enter the reference number.
8. In **Reconciliation Reference Number** field, enter the reference number.
9. In **Source Reference Number** field, enter the reference number.
10. In **Transaction Type** field, select the transaction type.
11. In the **From Date** field, select the date from which statement is needed from the calendar.
12. In the **To Date** field, select the date to which statement is needed from the calendar.
13. User can perform any of the following actions:
    - Click **Search** to search the virtual account based on search criteria.
    - Click **Cancel** to cancel the transaction.
    - Click **Clear** to reset the entered data.

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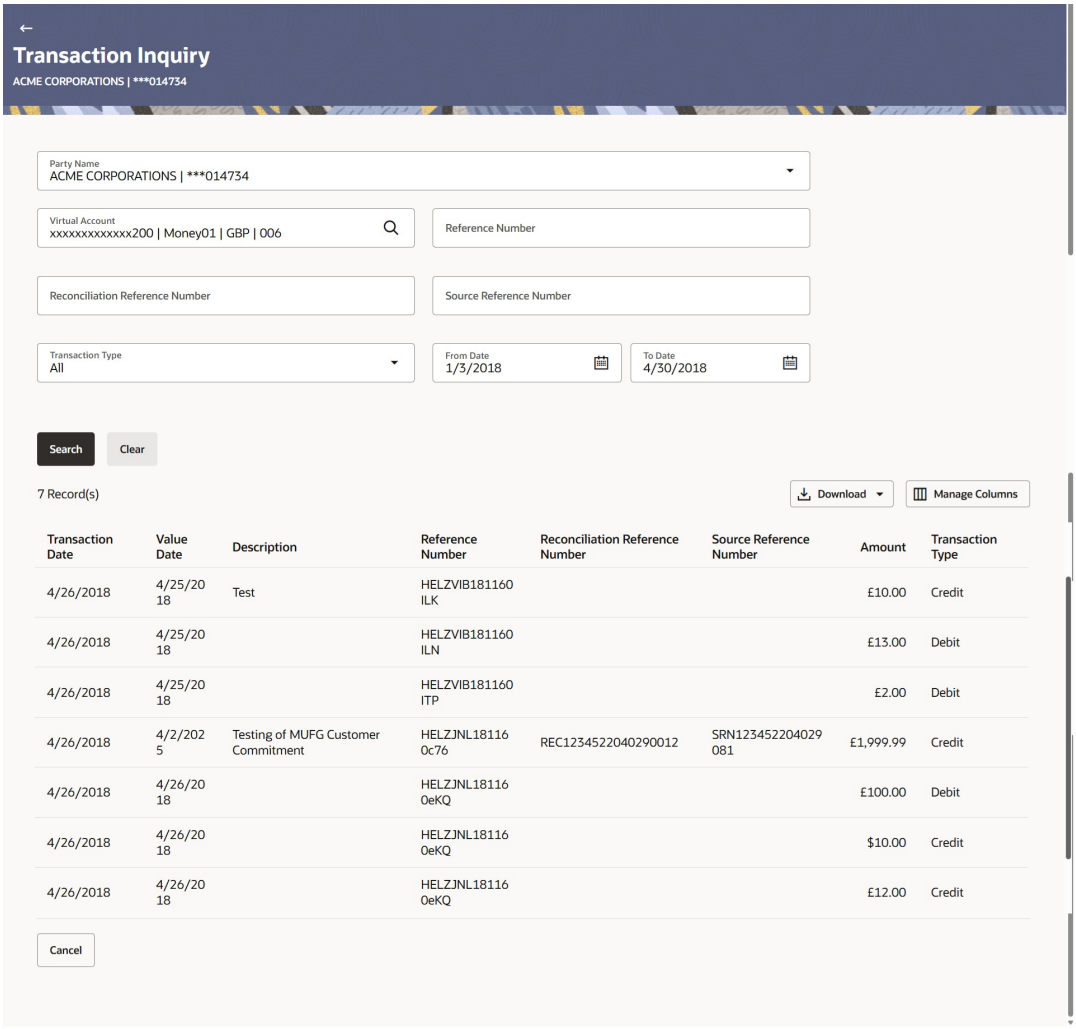
Figure 13-3 Transaction Inquiry – Search Results



For more information on fields, refer to the field description table.

> **Note**
>
> The fields marked as **Required** are mandatory.

Table 13-3 Transaction Inquiry - Search results

Field	Description
Total Count of Records	Displays the total count of records based on the search criteria.
Transaction Date	Displays the date on which the transaction is processed.
Value Date	Displays the date on which the transaction is processed.
Description	Displays the brief description of the transaction.
Reference Number	Displays the reference number of the transaction.

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Table 13-3 (Cont.) Transaction Inquiry - Search results

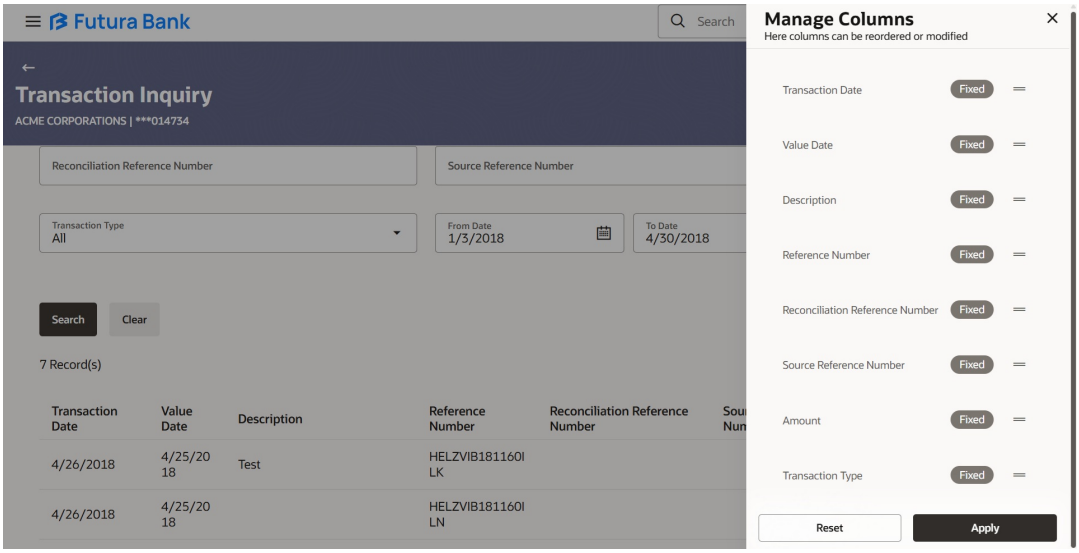
Field	Description
Reconciliation Reference Number	Displays the reconciliation reference number of the transaction.
Source Reference Number	Displays the source reference number of the transaction.
Amount	Displays the debit/ credit amount of the transaction.
Transaction Type	Displays the transaction type.

> **Note**
>
> User can view only the configured number of Virtual Account Number in the search results. If the search result count exceeds the configured count, an error message appears to refine the search criteria.

14. Click **Manage Columns** to reorder or modify or save column preferences in transaction inquiry screen.

    Transaction Inquiry – Manage Columns overlay screen appears.

Figure 13-4 Transaction Inquiry – Manage Columns



User can perform any of the following action:

- Click **Apply** to apply the modified columns preferences.
- Click **Reset** to reset the columns preferences.

15. Click **Download** and select the option PDF or CSV from the drop-down list.

    The **Select Columns** overlay screen appears

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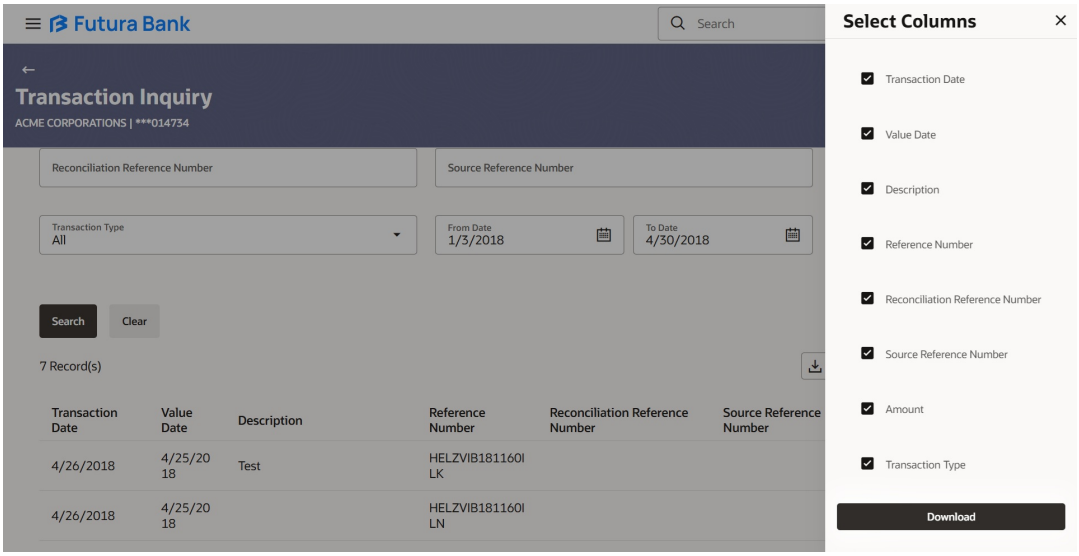
Figure 13-5 Transaction Inquiry – Select Columns



.

16. Click **Download** to download the transaction summary in PDF or CSV format with selected columns.

13.2 Pre-Generated Statement

Pre-Generated statement provides the details of the transactions of the Virtual Accounts for a given period. The user selects the Virtual Account Number or Name for which the available statements are fetched. The business user can choose the statement format as MT940, MT942, MT950, CAMT.052, CAMT.053, and PDF.

> **Note**
>
> At System configuration, the maximum date range to request the statements are configured.

To generate the Pre-Generated statement:

1. Perform any one of the following navigation to access the screen.
   - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **statements**. From the **Statements**, click **Pre-Generated Statements**.
   - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **overview**. From the **overview**, click **Quick links** then click **Pre-Generated Statements**.
2. In the **Party Name** field, select the party name and ID from the dropdown list.
3. From the Statement Type list, select the appropriate type in which format you wish to search the statement.

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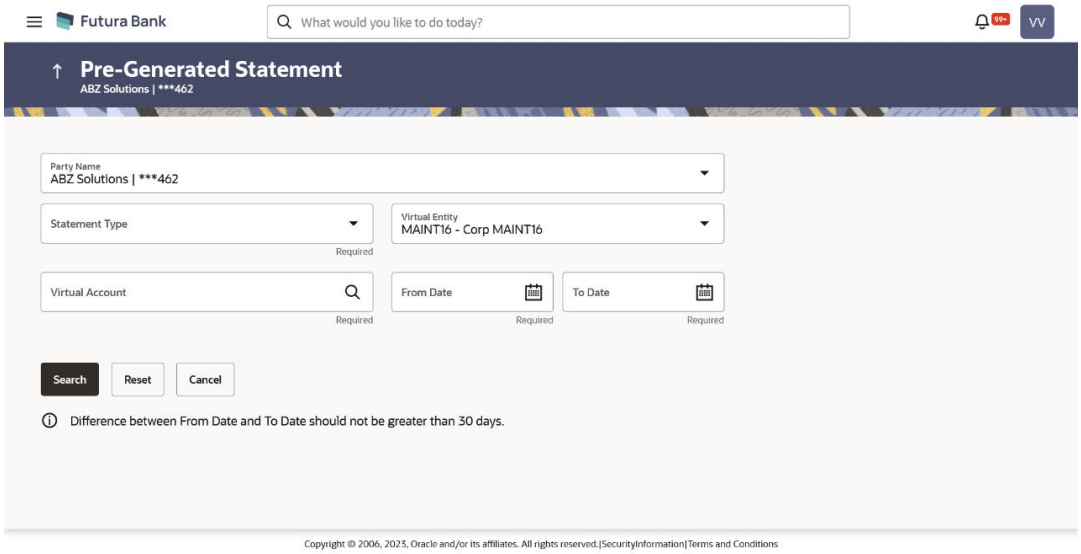
> **Note**
>
> If the Statement Type is selected as PDF, system validates the Statement Type selected under PDF Statement Preferences for the selected Virtual Entity.

4. In the Virtual Entity field, select the Virtual Entity ID or name from the dropdown list.
5. In the Virtual Account field, click Search icon to search the Virtual account number.

Figure 13-6 Pre-Generated Statement



> **Note**
>
> Fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.
The **Virtual Account Lookup** overlay appears.

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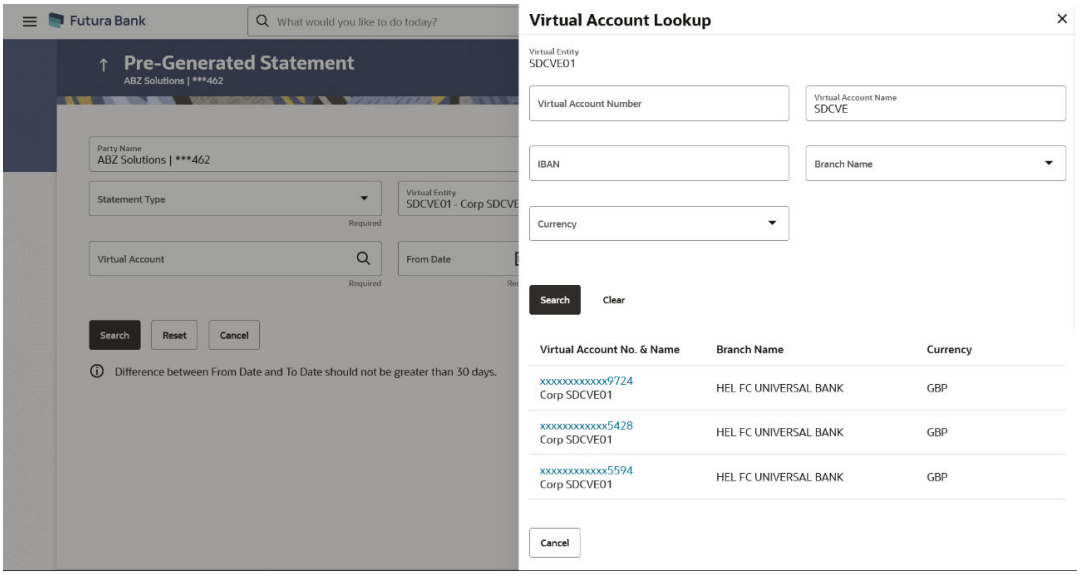
Figure 13-7 Pre-Generated - Virtual Account Lookup



> **Note**
>
> This field displays only if the **Virtual Entity** ID is selected from the list.

For more information on fields, refer to the field description table.

6. In the Virtual Account Lookup overlay screen, select the required filter criteria in the respective fields.
7. User can perform any of the following action:
   - Click **Search** to search the virtual account based on search criteria.
   - Click **Clear** to reset the entered data.
   - Click **Cancel** to cancel the transaction.
8. Search and select the Virtual Account Number or name from the list.
9. In the From Date field, select the date from which statement is needed from the calendar.
10. In the To Date field, select the date to which statement is needed from the calendar.
11. Click **Search** to search the statements based on search criteria. Statement Type, Virtual Entity, Virtual Account, From Date, and To Date are mandatory to get search results. User can also perform the following action:
    - Click **Reset** to reset the entered data. OR.
    - Click **Cancel** to cancel the transaction.

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> **Note**
>
> **PDF Statements:**
>
> • In the scenario, when the statement preference is set to the **Virtual Entity** Level (consolidated), Users can generate a PDF statement for a Virtual Entity only if they have been granted appropriate access to all the Virtual accounts linked to that Entity.
>
> • Users can download the PDF statement only if they have maintained appropriate access to the Virtual Account, given that the preference level for statements is set at the Account Level.
>
> **MT/CAMT Statements:**
>
> • The Virtual Account in context must be granted appropriate access for users to download MT/CAMT statements.

Table 13-4 Pre-Generated Statement

Field	Description
Party Name	Select the party name and ID from the drop-down list to view the special rates of the applicable Virtual Accounts. By default, the primary party of the logged-in user is selected.
Statement Type	Select the statement type format you wish to search the statement generated.
Virtual Entity	Select the Virtual Entity for which the statements are to be searched.
Virtual Account	Click **Search** icon and select the Virtual Account Number or name for which the statements are to be searched.
From Date	Select the date from which statement is required. This field is displayed only if the **Statement Type** is selected as **PDF**.
To Date	Select the date to which statement is required. This field is displayed only if the **Statement Type** is selected as **PDF.**

Pre-Generated Statement – Virtual Account Lookup

Table 13-5 Pre-Generated Statement – Virtual Account Lookup - Field Description

Field	Description
Virtual Entity	Displays the selected Virtual Entity.
Virtual Account Number	Specify the Virtual Account Number to filter the Virtual Accounts.
Virtual Account Name	Specify the Virtual Account name.
IBAN	Specify the IBAN for which the statements are to be searched.
Branch Name	Select the branch name to filter the Virtual Accounts.
Currency	Select the currency of the account.

Available Statements

Displays the list of statements based on search criteria along with the date and time generated.

12. Click on icon to download the respective statement.

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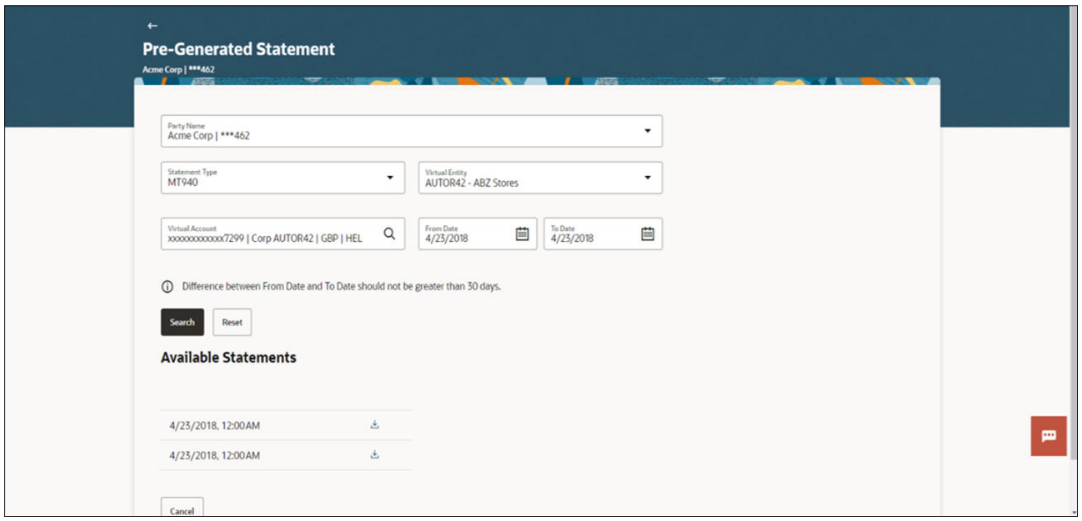
> **Note**
>
> User cannot customize the list of transactions in the generated statements as it comes directly from Oracle Banking Virtual Account Management.

Available Statements

Figure 13-8 Available Statements



13.3 Ad hoc Statement

Ad hoc statement provides the details of Virtual Accounts transactions for a given period on Ad hoc basis. The user has to select the Virtual Account Number or Name for which the statement has to be generated. The business user can choose the statement format as MT942, CAMT.052, and PDF.

> **Note**
>
> At System configuration, the maximum date range to request the statements is configured.

To generate the Ad hoc statement:

1. User Can Perform any of the following navigation to access the screen:
   - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **statements**. From the **Statements**, click **Ad hoc Statement**.
   - From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **overview**. From the **overview**, click **Quick links** then click **Ad hoc Statement**.

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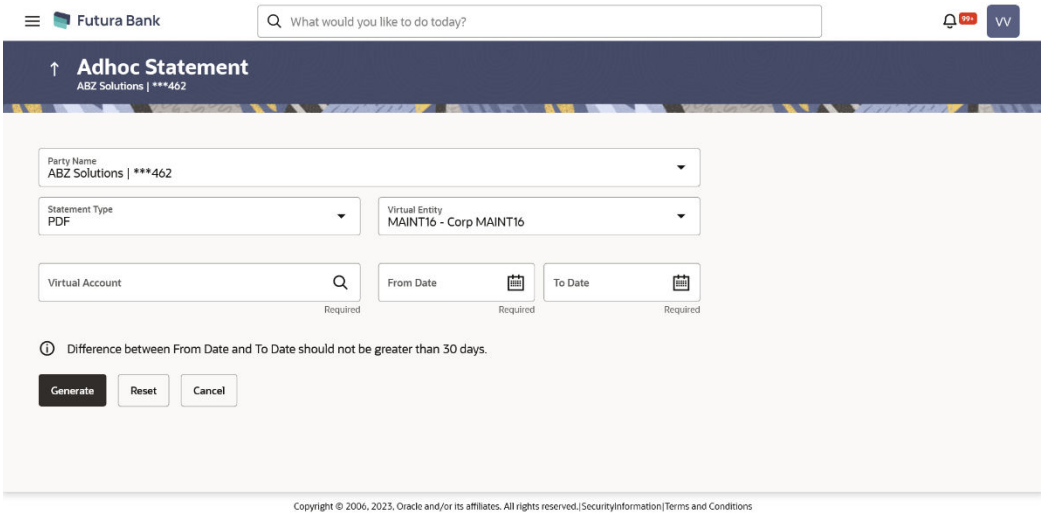
Figure 13-9 Ad hoc Statement

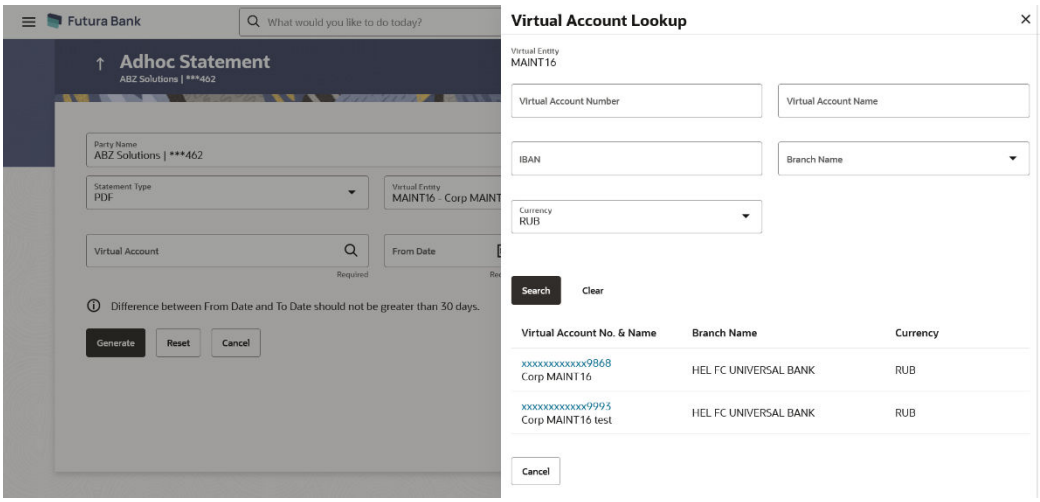


For more information on fields, refer to the field description table.

2. In the **Party Name** field, select the party name and ID from the dropdown list.
3. From the **Statement Type** list, select the appropriate type in which format you wish to search the statement.
4. In the Virtual Entity field, select the Virtual Entity ID or name from the dropdown list.
5. In the Virtual Account field, click Search icon to search the Virtual account number.

   The **Virtual Account Lookup** overlay appears.

Figure 13-10 Ad hoc Statement – Virtual Account Lookup



For more information on fields, refer to the field description table.

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> **Note**
>
> This field displays only if the **Virtual Entity** ID is selected from the list.

6. In the **Virtual Account Lookup overlay** screen, select the required filter criteria in the respective fields.
7. User can Perform any of the following action:
   - Click **Search** to search the virtual account based on search criteria.
   - Click **Clear** to reset the entered data.
   - Click **Cancel** to cancel the transaction.
8. Search and select the Virtual Account Number or name from the list.

   Users must maintain appropriate access to the Virtual Account in order to download all statement types (PDF & MT/CAMT) provided.
9. In the From Date field, select the date from which statement is needed from the calendar.
10. In the To Date field, select the date to which statement is needed from the calendar.

> **Note**
>
> **From Date** and **To Date** fieldsare displayed only if the **Statement Type** is selected as **PDF.**

11. User can perform any of the following action:
    - Click **Generate** to download the respective statement based on the selection. Statement Type, Virtual Entity, Virtual Account, From Date, and To Date are mandatory to generate the statement.
    - Click **Reset** to reset the entered data. OR.
    - Click **Cancel** to cancel the transaction.

> **Note**
>
> User cannot customize the list of transactions in the generated statement as it comes directly from Oracle Banking Virtual Account Management.

Table 13-6 Ad hoc Statement

Field	Description
Party Name	Select the party name and ID from the dropdown list to view the special rates of the applicable Virtual Accounts. By default, the primary party of the logged-in user is selected.
Statement Type	Select the statement type format you wish to search the statement generated.
Virtual Entity	Select the Virtual Entity for which the statements are to be searched.
Virtual Account	Click **Search** icon and select the Virtual Account Number or name for which the statements are to be searched.

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Table 13-6 (Cont.) Ad hoc Statement

Field	Description
From Date	Select the date from which statement is required. This field is displayed only if the **Statement Type** is selected as **PDF**.
To Date	Select the date to which statement is required. This field is displayed only if the **Statement Type** is selected as **PDF.**

Ad hoc Statement – Virtual Account Lookup

Table 13-7 Ad hoc Statement – Virtual Account Lookup - Field Description

Field	Description
Virtual Entity	Displays the selected Virtual Entity.
Virtual Account Number	Specify the Virtual Account Number to filter the Virtual Accounts.
Virtual Account Name	Specify the Virtual Account name.
IBAN	Specify the IBAN for which the statements are to be searched.
Branch Name	Select the branch name to filter the Virtual Accounts.
Currency	Select the currency of the account.

13.4 Charges Inquiry

To view and download the Charges Inquiry:

1. From the Dashboard, click **Toggle menu**, click **Virtual Account Management**, then click **statements**. From the **Statements**, click **Charges inquiry**.

   Through this option, the user can search and view the charges collected for Virtual Account activity to be informed of the costs associated with its use. The user can also download the charges list as a statement in csv format.
2. In the **Party Name** field, select the party name and ID from the drop-down list.
3. Select the Charge Description to select the charge type.
4. In Collection Status field, select the collection status.
5. In the From Date field, select the date from which statement is needed from the calendar.
6. In the To Date field, select the date to when the statement is needed from the calendar.
7. User can perform any of the following action:
   - Click **Search**
   - Click **Reset** to reset the entered data.
   - Click **Cancel** to cancel the transaction.

   Based on search criteria, the **Charges Inquiry – Charges Inquiry** screen appears.

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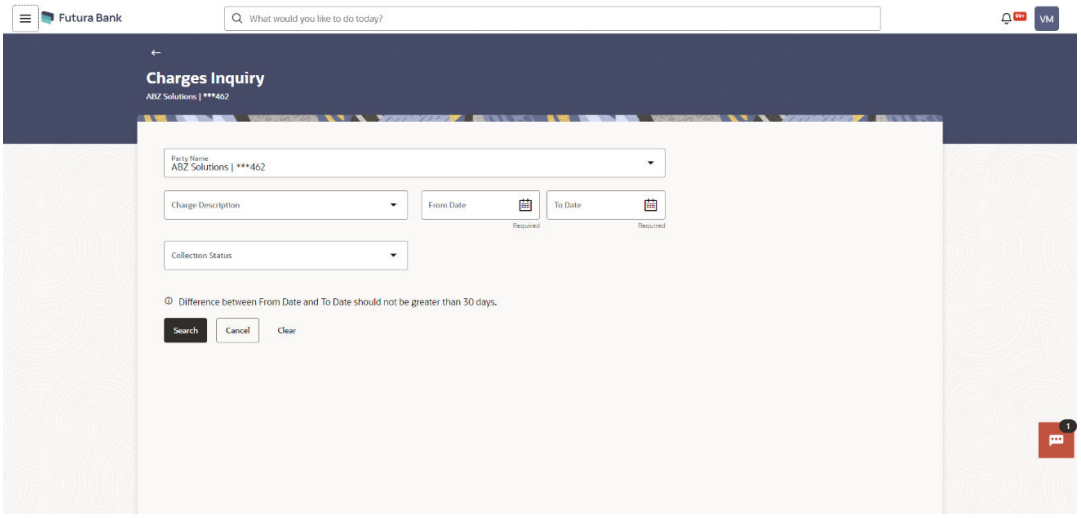
Figure 13-11 Charges Inquiry



For more information on fields, refer to the field description table.

Table 13-8 Charges Inquiry - Field Description

Field	Description
Party Name	Select the party name and ID from the drop down list to view the special rates of the applicable Virtual Accounts. By default, the primary party of the logged-in user is selected. **Note** Based on the party name selection, the mapped Virtual Accounts are displayed.
Charge Description	Select the Charge Description.
Collection Status	Select the collection status. The available options are • **Success** • **Failed** • **Pending**
From Date	Select the date from which statement is required. This field is displayed only if the **Statement Type** is selected as **PDF**.
To Date	Select the date to which statement is required. This field is displayed only if the **Statement Type** is selected as **PDF.**

Table 13-9 Charges Inquiry – Charges List

Field	Description
From Date	Displays the date from when the statement is needed from the calendar.

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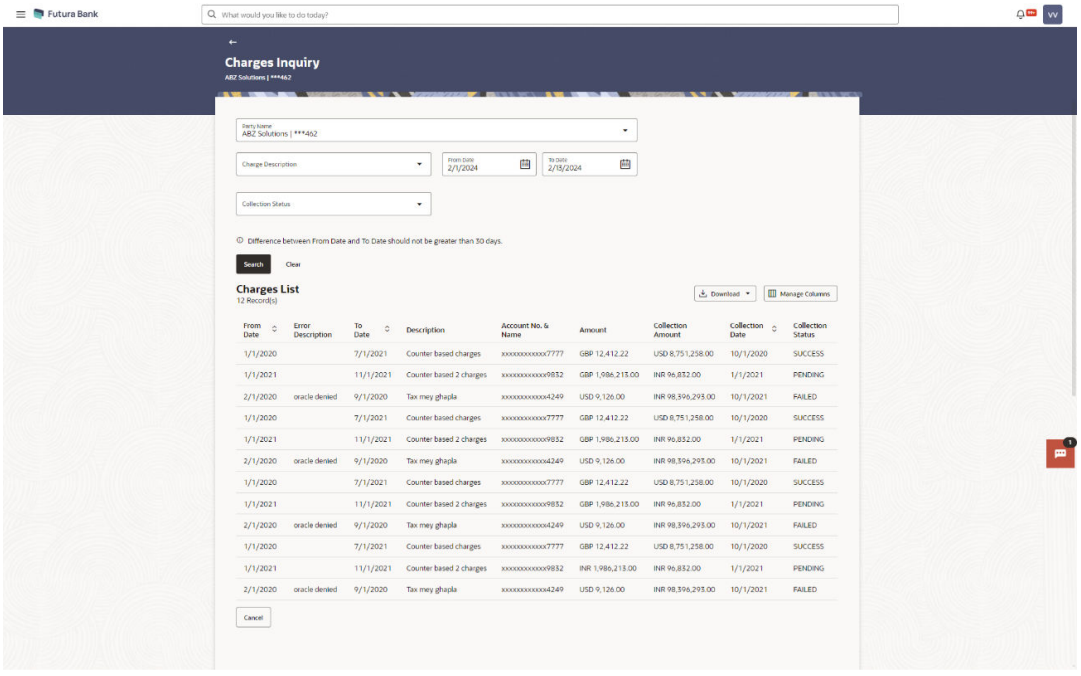
Table 13-9 (Cont.) Charges Inquiry – Charges List

Field	Description
Error Description	Displays the error description for the failed charges. **Note** This field displays only if the Collection Status is Failed.
To Date	Displays the date till when the statement is needed from the calendar.
Description	Displays the charges description.
Account No. & Name	Displays the charges account number and name.
Amount	Displays the charge amount
Collection Amount	Displays the collection amount.
Collection Date	Displays the collection date
Collection Status	Displays the collection status.
Exchange Rate	Displays the exchange rate of the charges.
Additional Info	Displays the additional info of the charges
Description	Displays the description of the charges.

Figure 13-12 Charges Inquiry – Charges List



8. Click **Manage Columns** to reorder or modify or save column preferences in transaction inquiry screen.

   Charges List – Manage Columns overlay screen appears.

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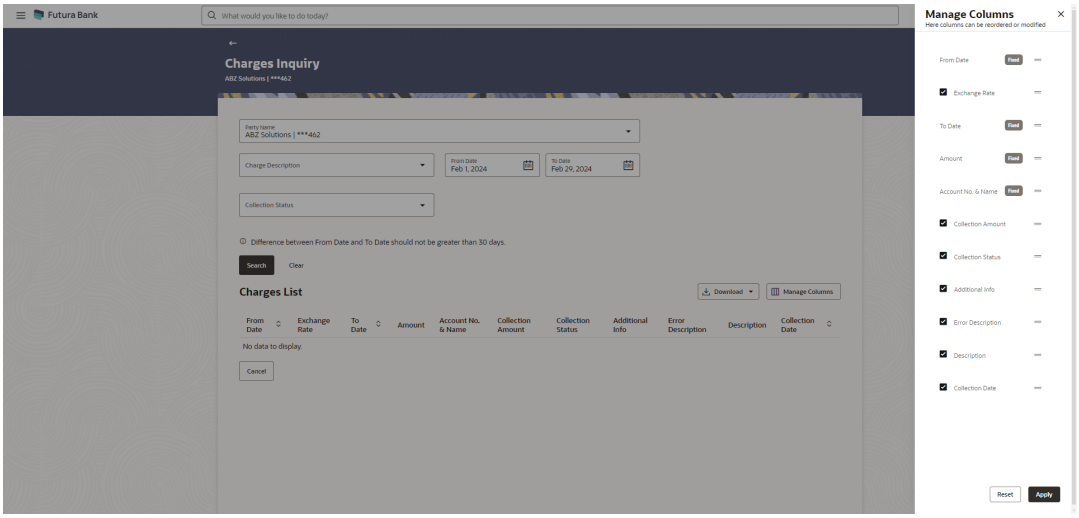
Figure 13-13 Charges List – Manage Columns



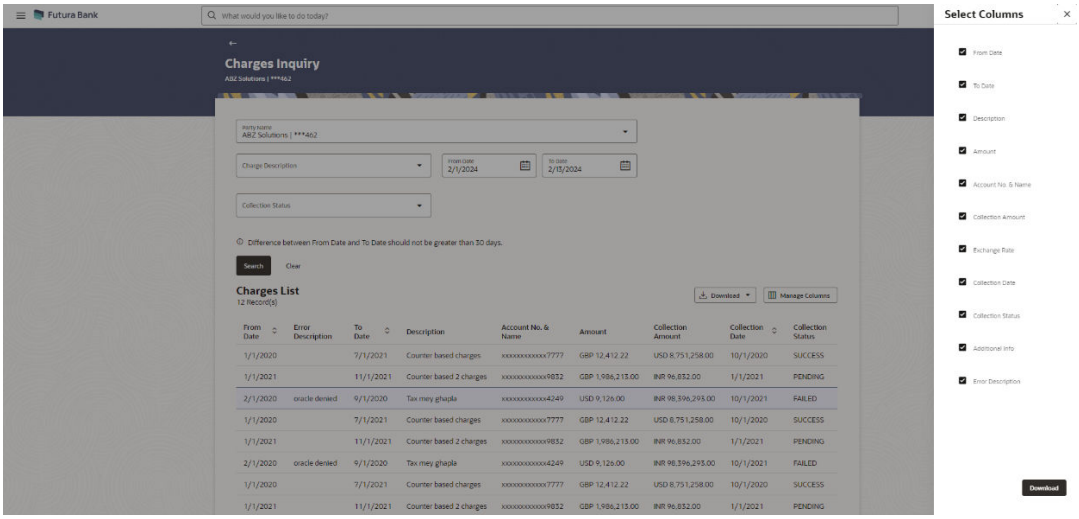
User can Perform any of the following action:

- Click **Apply** to apply the modified columns preferences.
- Click **Reset** to reset the columns preferences.

9. Click Download and select the option PDF or CSV from the drop-down list.

   The **Select Columns** overlay screen appears.

Figure 13-14 Charges List – Select Columns



10. Click Download to download the transaction summary in PDF or CSV format with selected columns.

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Access Management

Access to Virtual Account functionalities and information displayed on screen is dependent on how the management has been set up. At present a user's access to Virtual Accounts Management functionalities can be determined by:

- Access to Real Accounts that participate in Virtual Accounts Management
- Access to Virtual Accounts and
- Access to Virtual Identifier

> **Note**
>
> For more details on how to set up access management for Virtual Accounts Management please to refer **Access Management** section in **User Manual Oracle Banking Digital Experience Core**.

Access management & Virtual Accounts Management widgets

Following is a broad guideline as to how access management rights of a user impacts the Virtual Account widgets and other Virtual Accounts Management screens

Dashboard Widgets

- **Real Accounts**: A user will see information and be able to transact in only those Virtual Accounts Management enabled real accounts that he has appropriate access to
- **Virtual Entities**: A user will be able to see all the virtual entities that belong to the party id in context
- **Virtual Accounts**: A user will see information and be able to transact in only those Virtual Accounts that he has appropriate access to
- **Virtual Accounts Structure**: A user will see the full list and count of the accessible Virtual Accounts structure of the party ID in context. User can further click on the link to view the structure details.

Other Virtual Accounts Management screens

The same principle explained above applies to the Virtual Accounts Management screens. Information displayed in various search screens, lists and details screens function depends on the access to real and Virtual Accounts user has access to. For example, Virtual Entity may have 500 Virtual Accounts mapped, but what a user will see is only those accounts that he has access to – could be all 500 or less.

> **Note**
>
> If the user does not have access to underlying Real Account, the user will still be able to view and transact on virtual account structure.

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Send-to-Modify

Send-to-Modify functionality enables the approver to send the application back to the maker for the further modification.

The below transactions are eligible for Send-to-Modify functionality:

- Virtual Account - Close
- General Rate - Create
- General Rate - Edit
- Special Rate - Create
- Special Rate - Edit

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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.

> **Note**
>
> Functionality and Information displayed in each widget (columns, links, Graphs, charts etc) depends on the access to Real Accounts and Virtual Accounts user has and is consistent with what is available on Desktop

The below screen gives an idea how the data in widget will be shown on mobile screen:

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Figure 16-1 Dashboard – Accounts & Balances Widget

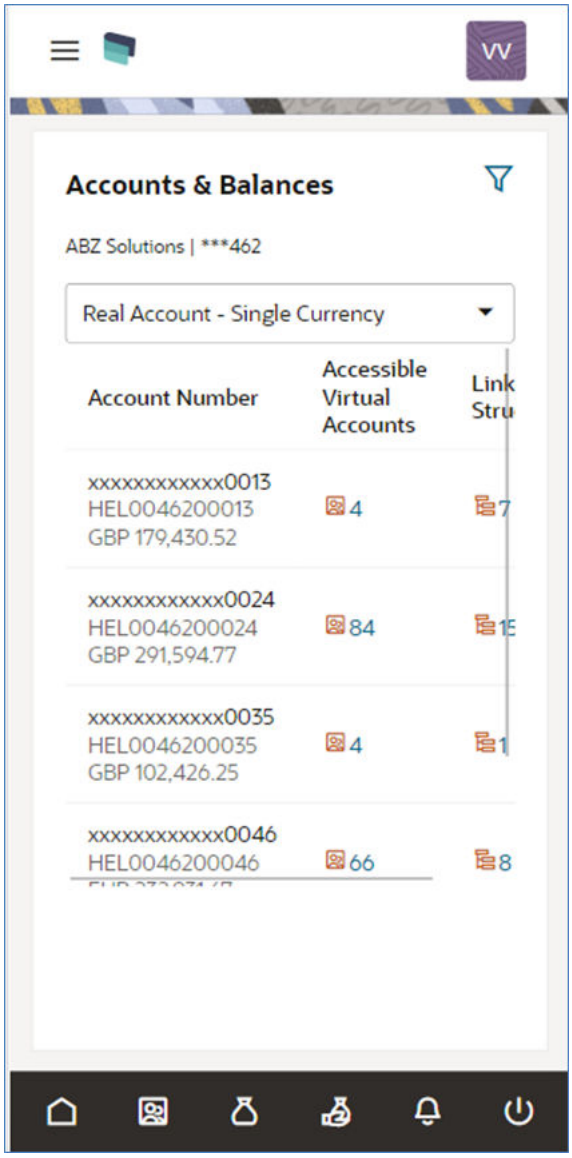

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Figure 16-2 Create Virtual Entity - Entity Information

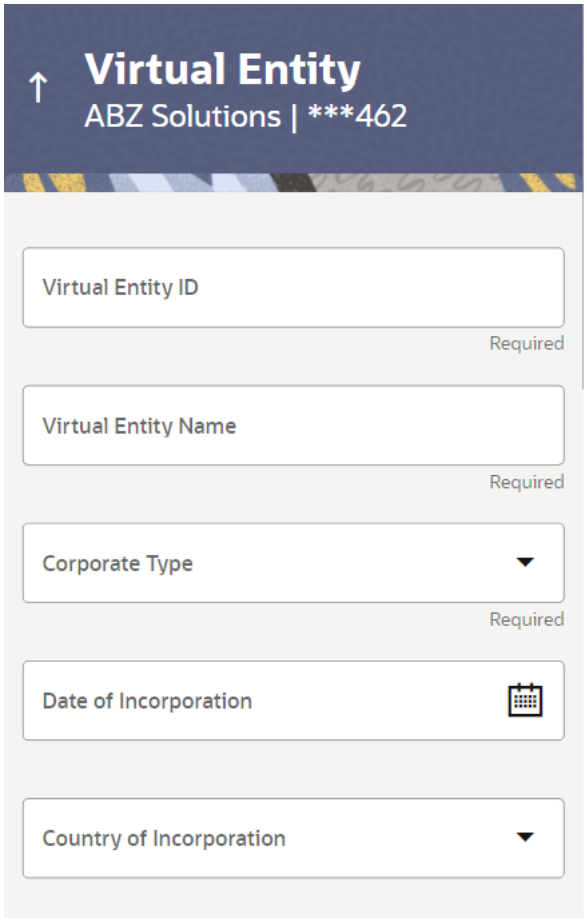

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Figure 16-3 Virtual Entity - View

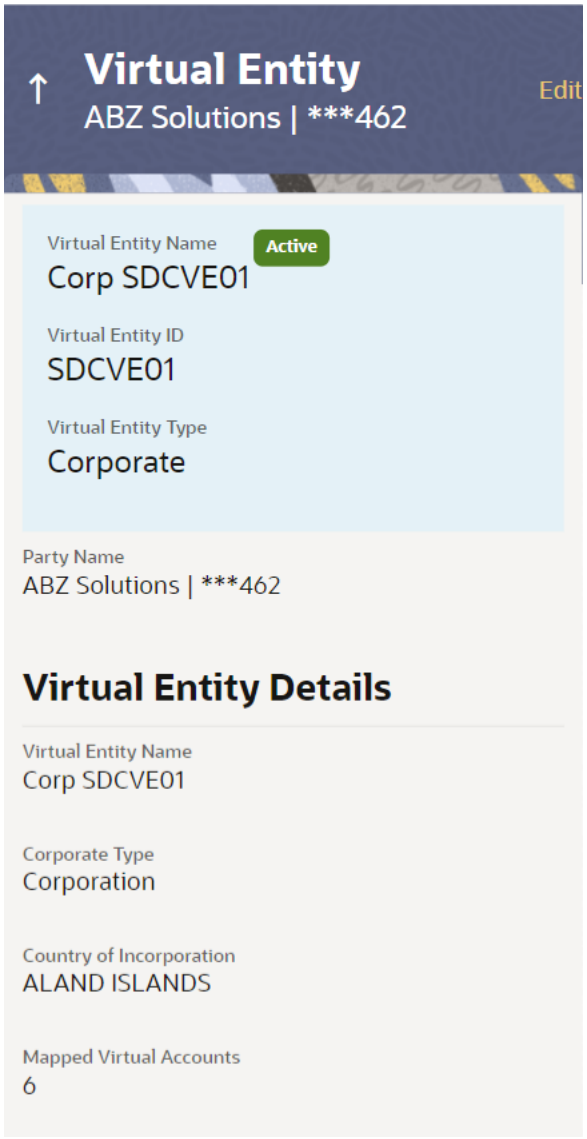

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Figure 16-4 Create Virtual Account

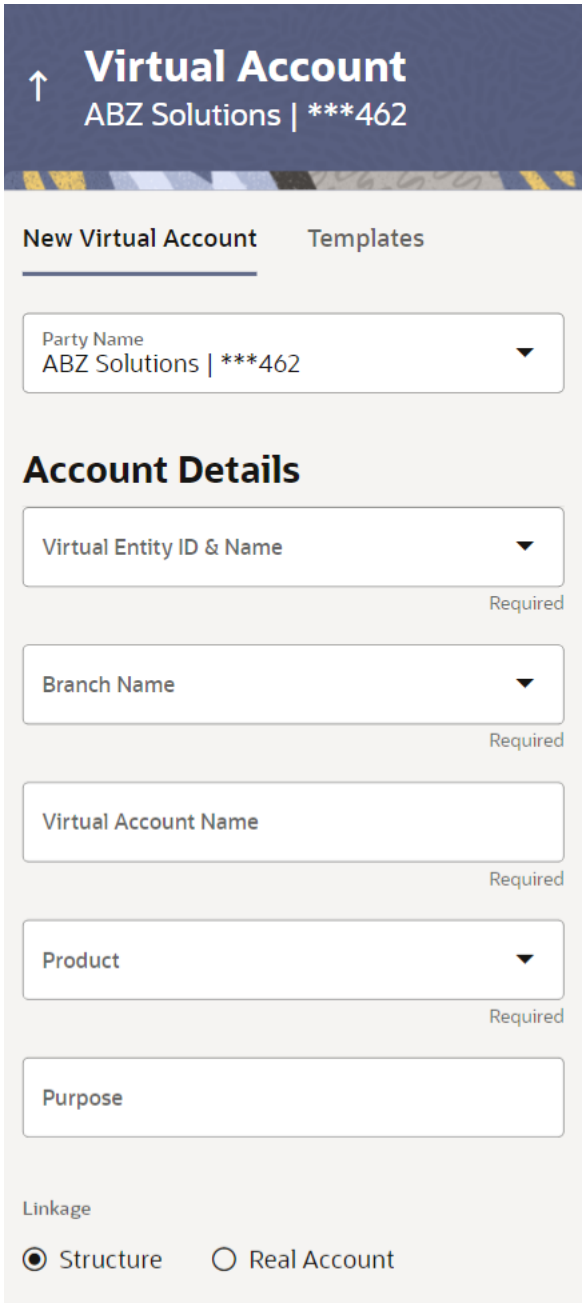

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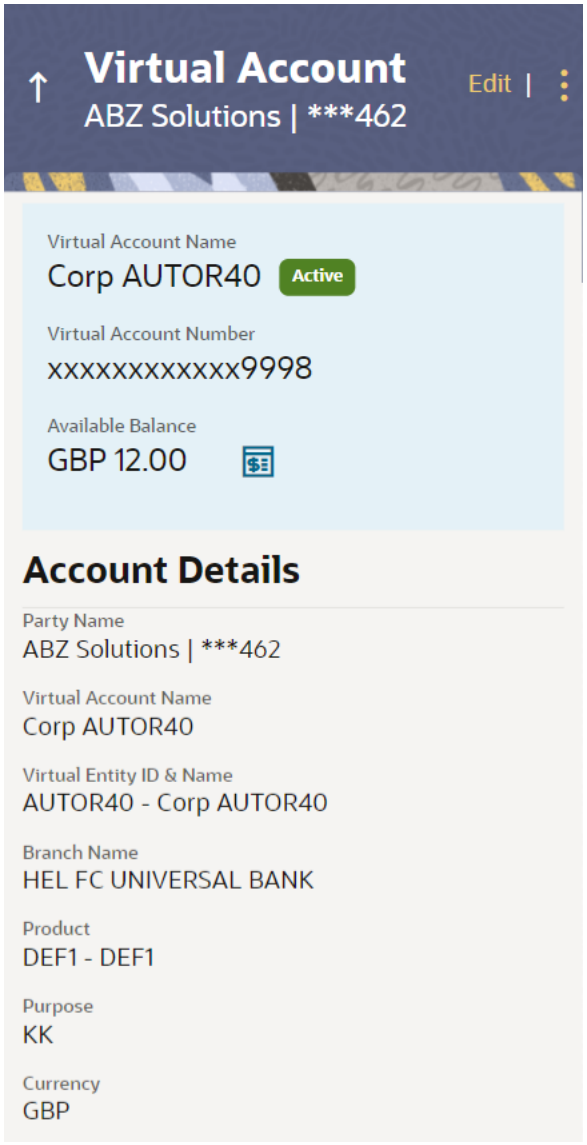
Figure 16-5 Virtual Account – View



Screen Name	Transaction Type
Dashboard	• Virtual Entity Summary • Position By Currency • Balance Trends of Virtual Account • Top 5 Virtual Account Balances • Account and Balance • Cash Position Overall • Move Money

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Screen Name	Transaction Type
Internal Screens	• Create Virtual Entity • View Virtual Entity Summary • View Virtual Entity Details • Edit Virtual Entity • Edit Virtual Entity • Close Virtual Entity • Create Virtual Account • Create Virtual Account - Templates • View Virtual Account Summary • View Virtual Account Details • View Virtual Account Structure Summary – Tabular view • View Virtual Account Structure – Tabular view • Close Virtual Account Structure • Edit Virtual Account • Close Virtual Account • Virtual Accounts Selected for Closure • Virtual Accounts Closure Status • Reopen Virtual Account • Create Remittance ID • View Remittance ID Summary • View Remittance ID Details • Edit Remittance ID • Close Remittance ID • Reopen Remittance ID • Virtual Identifier Transaction Inquiry • View Virtual Multi-Currency Accounts Summary • View Virtual Multi-Currency Accounts Details • View Internal Credit Line Summary • Internal Credit Line – Line Details • Move Money • Transaction Inquiry • Pre-Generated Statement • Ad hoc Statement • View Restrictions • Edit Restrictions • Charges Inquiry • Close Internal Credit Line Linkage • Move Money • Add General Rates • Edit General Rates • Add Special Rates • Edit Special Rates • Create Virtual Account - File Upload • Create Virtual Account Structure - File Upload Virtual Account Closure File Upload

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Screen Name	Transaction Type
Approver Screens	• Create Virtual Accounts Structure – Tabular view • Edit Virtual Accounts Structure • Close Virtual Accounts Structure • Create Virtual Entity • Edit Virtual Entity • Close Virtual Entity • Create Virtual Account • Reopen Virtual Account • Edit Virtual Account • Close Virtual Account • Create Internal Credit Line • Edit Internal Credit Line • Close Internal Credit Line • Create Internal Credit Line Linkage • Edit Internal Credit Line Linkage • Close Internal Credit Line Linkage • Move Money • Add General Rates • Edit General Rates • Add Special Rates • Edit Special Rates • Create Virtual Account - File Upload • Create Virtual Account Structure - File Upload • Virtual Account Closure File Upload
Dashboard	Virtual Account Structure
Internal Screens	• Create Virtual Accounts Structure – Tree and Tabular view • View Virtual Accounts Structure – Tree view • Edit Virtual Accounts Structure – Tree and Tabular view • Create Virtual Multi-Currency Account • Edit Virtual Multi-Currency Account • Create Internal Credit Line • Edit Internal Credit Line • Create Internal Credit Line Linkage • View Internal Credit Line Linkage - Summary Page • Edit Internal Credit Line Linkage • Delink Internal Credit Line Linkage • View Special Rates • View Special Rates Details • Add Special Rates • Edit Special Rates • View General Rates • View General Rates Details • Add General Rates • Edit General Rates • Manage Columns and UI Download

Note

The system populates the error message if the user opens any of the non-supported transactions in the mobile application

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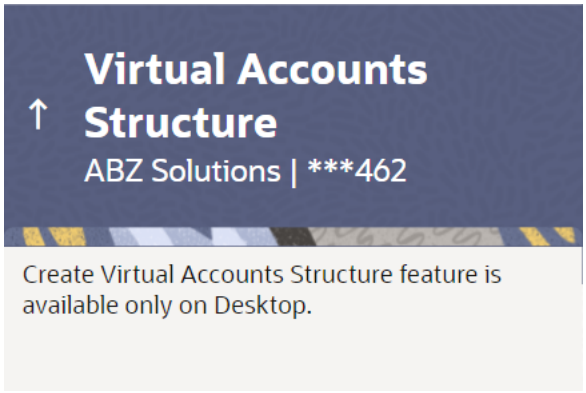
Figure 16-6 Error Message – Non-Supported Transactions



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17
FAQs

1. Can I create multiple Virtual Entities?

Yes, you can create numerous Virtual Entities under a Real Entity. There is no upper limit to it.

2. Is it necessary to create a Virtual entity in order to create a Virtual Account?

Yes, for creating a Virtual Account, it is mandatory to first create a Virtual Entity & then create Virtual Accounts under it. You may choose to open a single or multiple Virtual Accounts under a single Virtual entity.

3. Can I create multiple Virtual Accounts in a single request?

Yes, you can create numerous Virtual accounts using Bulk file upload option. There is no upper limit to it. You may also create multiple Virtual Accounts via menu option; however, this is limited to one Virtual Account at a time.

4.Can I close a Virtual Entity or a Virtual Account even if there is any balance in it?

No, you cannot close a virtual Account if there is any balance in it. Similarly, you cannot close a Virtual Entity until all the linked Virtual accounts under it are zeroed and closed.

5. How do I create a Virtual Accounts Structure?

You need to first select a real account under which you want to create a structure. In the structure there will be a Virtual Account, which sits on the top as a Header Account under which you can start linking child accounts. You can create one structure at a time however there is no upper limit of adding child accounts to a parent account.

6. Can I create a Virtual Accounts Structure in different views?

Yes, you can create a Virtual Accounts Structure in tree view or in tabular view. You can also switch the view anytime during the creation to one way or the other.

7. Can I edit a Virtual Accounts Structure in different views?

No, you can only create, view & close a Virtual Accounts Structure in both table & tree format. Edit Structure in Tree view is currently not supported and can only be performed in Table view.

8. Will I be able to access Virtual Accounts structure on all the browsers?

No, virtual Accounts structure is not supported on any version of Internet Explorer.

9. How do I make Payments and Transfers?

You can make payments & funds transfers using Move Money option placed on Dashboard or via Menu option however, transfers can only be initiated from one Virtual Account to another Virtual Account belonging to a single real account.

10. Can I create multiple Remittance ID list in a single request?

Yes, you can create multiple Remittance ID’s in a single request by using Bulk file upload.

11. Can I use Virtual Account Management application from mobile?

Yes, it is supported on following devices -

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- Tablet - Landscape view (All VAM transactions)
- Tablet - Portrait view (Refer section 18 Mobile Touch Point for list of enabled transactions)
- On Mobile view - (Refer section 18 Mobile Touch Point for list of enabled transactions)

12. Can I get an updated overview of my Top Virtual Account Balances & cash positions any time?

Yes, you can get the complete information and overall Virtual Accounts performances real time on Virtual Account Management Dashboard.

13. Can I customize my Dashboard and select the widgets I want?

Yes, you can pick the widgets for your Dashboard preferred as per your usage and create your own Dashboard.

14.Will I see the data of all the Virtual Accounts on Dashboard even If I have limited access to only few Accounts?

No, data, balances, Graphs, charts etc. of only those Virtual Accounts will be shown in the entire application for which you have access to. Access is provided basis Real Accounts and Virtual Accounts.

15. Is it mandatory to select Virtual Entity & Currency to view details in Balance Trends, Top 5 Virtual Accounts & Cash Positions widget?

Yes, data will be published based on your selection of Entity and currency. In case if no accounts are maintained in selected combination, then error message will be shown to you.

16. Can I create Virtual Multi-Currency Account using Real accounts I do not have access to?

No, you can create virtual multi-currency account by using only those single currency real accounts, which you have access to. Further, only those real accounts that have been identified for participating in Virtual Accounts Management can be used to create a Virtual multi-currency account.

17. Can I view the Balances of all the linked Real Accounts in a VMCA?

Yes. After Selecting a Virtual Multi-currency account from the drop down, “View Balance” link will appear. On click of it, a pop up is shown which will display the balance of each real account.

18. Is it mandatory to default a currency while creating Virtual Multi-Currency Account?

No, it is an optional field. You may choose to create a virtual multi-currency account without defaulting a currency.

19. Can I create multiple Virtual Multi-currency accounts using the same real accounts?

Yes, you can create Virtual Multi-currency accounts in such combination.

20. Are all the parties displayed in the party selection drop-down?

No, you can view and select only those parties where appropriate access has been provided.

21. Will I be able to view all the Virtual Accounts for the selected Virtual Entity on Statement screens?

No, the list of Virtual Accounts will be displayed based on the configured limit. If we select the Virtual Entity which contains more than the configured limit of Virtual Accounts, the error message will be displayed.

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22. Can I customize PDF file downloads?

No, there cannot be any customization as the list of transactions comes directly from Oracle Banking Virtual Account Management for download.

23. Is there be any impact on (OBDX VAM/RTM screens) due to role transaction mapping clean up ?

Yes, due to clean up, existing functionality has been improved to simplify the categorization of role transaction mapping for all the transactions related to Virtual Accounts Management, effectively grouping them under the relevant transaction menu categories.

Following changes have been done –

- Grouping of transactions from individual transactions (Create, Edit, View, Download, etc.) into broader categories (Maintain, Inquire, Delete, etc.) in Role transaction mapping screens
- Additionally, the dependencies between cross transactions have been updated to ensure that all functional transactions in the Hamburger Menu on OBDX VAM UI works in line with the corresponding line items listed under RTM transactions.

24. What happens when DDA integration is not available?

Virtual Account module will work seamlessly even when integration to the bank’s DDA is not available. In such a scenario, when the parameter "DDA availability for Virtual Accounts Management (Y/N)" is set to No, field containing the Real account balance as well as the real account balances will not be displayed on the UI but the virtual account functionalities will continue to work.

25. What actions are allowed at the Virtual Account level if it expires?

When a Virtual Account expires, users are permitted to: 1. Update the details and expiry date of the Virtual Account, 2. Generate and view statements for expired Virtual Accounts, 3. Adjust access rights associated with the expired Virtual Account.

26. If Virtual Entity Name changes, will this change be reflected in the Virtual Account Name for already available virtual accounts where Name got defaulted from Virtual Entity due to Name Change Restriction at Product level?

No, any updates to the Virtual Entity Name will not affect the name of the existing Virtual Account.

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Glossary

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