Oracle FLEXCUBE Direct Banking

Corporate Bulk Payment User Manual
Release 12.0.2.0.0

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Corporate Bulk Payment User Manual
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1. Preface

1.1. Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2. Documentation Accessibility

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

1.3. Access to OFSS Support

https://flexsupp.oracle.com/

1.4. Structure

This manual is organized into the following categories:

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

Transaction Host Integration Matrix provides information on host integration requirements for the transactions covered in the User Manual.

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

Chapters post Introduction are dedicated to individual transactions and its details, covered in the User Manual

1.5. Related Information Sources

For more information on Oracle FLEXCUBE Direct Banking Release 12.0.2.0.0, refer to the following documents:

- Oracle FLEXCUBE Direct Banking Licensing Guide
- Oracle FLEXCUBE Direct Banking Installation Manuals

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
★	Host Interface to be developed separately.
✓	Pre integrated Host interface available.
✕	Pre integrated Host interface not available.

Transaction Name	FLEXCUBE UBS	Third Party Host System
Customer Transactions- Bulk File Upload	✓	**NH**
Customer Transactions- Bulk File View	**NH**	★
File type Authorization	**NH**	**NH**
Record type Authorization	**NH**	**NH**

3. Introduction

Bulk Management allows you to upload files which contain multiple transactions. Bulk module facilitates processing of multiple transactions through a single bulk file like Salary payments, Fund Transfer etc. This is a faster way of processing transactions than entering single screen transactions. Bulk module can be used to process financial and non financial transactions.

Examples of financial transactions that can be covered through Bulk Management.

- Fund Transfers
- Vendor Payments

The Transactions in the form of files will be uploaded through the internet banking. Different types of transactions shall be uploaded in a file but it shall be either financial or non financial transactions. You will define the file structure using the various menus like bulk template definition, bulk file template definition, bulk enrichment definition. You can restrict access to a file type to specific customers and within a customer to specific users. A file type is defined as a file template in the system. File template comprises of different bulk templates (Record Templates). Bulk template will be constructed using data elements & data enrichment definitions.

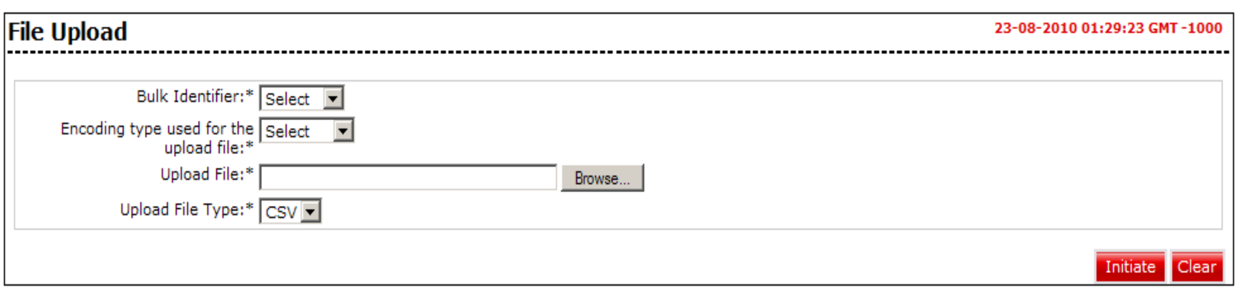
4. Customer Transactions- Bulk File Upload

This option allows you to upload the bulk file. The customer has to be a net banking customer. The type of the file to be uploaded has to be defined before uploading the file, if the format of the uploaded file is not correct the file will be rejected. On uploading the file you can also view the status of the file using the upload reference number or through bulk file view transaction.

To upload bulk file

1. Navigate through the menus to **Bulk Transactions > Bulk File Upload**. The system displays the **File Upload** screen.

File Upload



Field Description

Field Name	Description
Bulk Identifier	[Mandatory, Drop-Down] Select the bulk identifier created earlier in order to identify the file from the drop-down list.
Encoding type used for the upload file	[Mandatory, Drop-Down] Select the type of encoding used for the uploaded file from the drop-down list. The options are: • Default • UTF-8
Upload File	[Mandatory, Command Button] Select the location from where the file will be uploaded using the **Browse** button.
Upload File Type	[Mandatory, Drop Down] Select the type of file to be uploaded from the dropdown. The options are: • CSV • XML

2. Select the appropriate detail.
3. Click the Clear button to clear the data from the screen.
   OR
   Click the **Initiate** button. The system displays the **File Upload** screen.

File Upload


File Upload 23-08-2010 01:35:17 GMT -1000

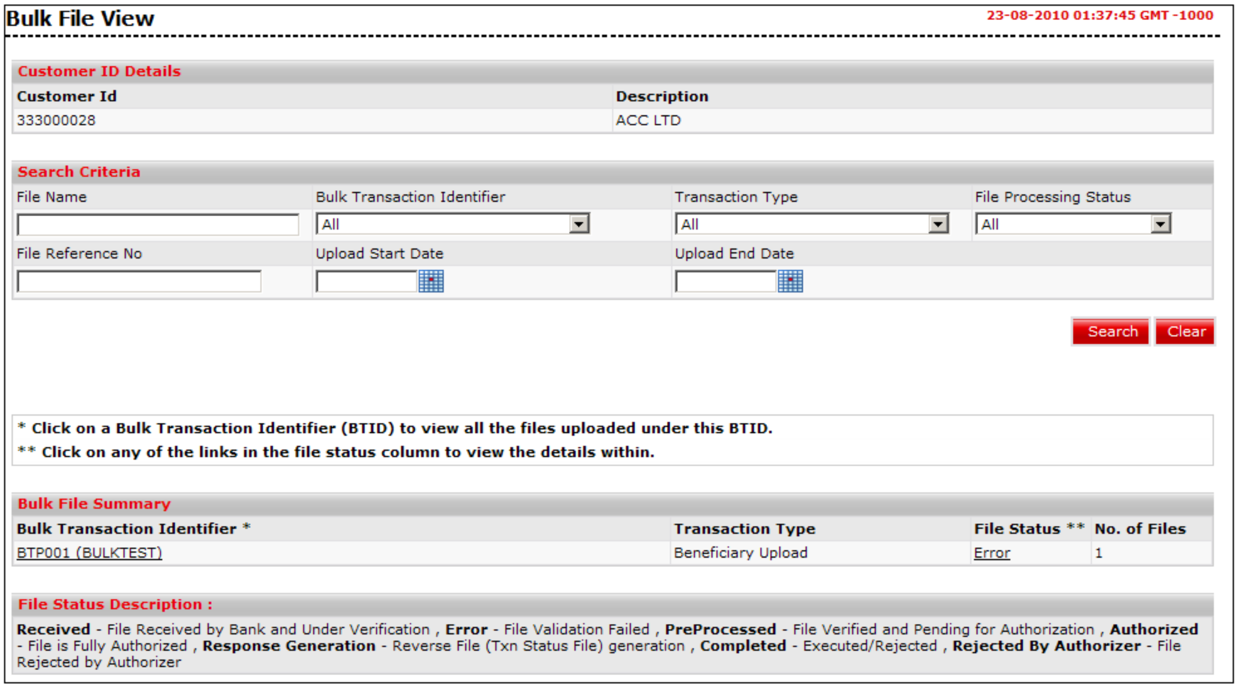
File Reference Number: 0000079

File Upload Type: BTP001
Encoding type used for the upload file: DEFAULT
Upload File: 1.xml

OK

4. Click the **File Reference Number** hyperlink to view the status of the upload. The system displays the **Bulk File View** screen.
   OR
   Click the **OK** button to return to the **File Upload** screen.

Bulk File View



Bulk File View 23-08-2010 01:37:45 GMT -1000

Customer ID Details

Customer Id	Description
333000028	ACC LTD

Search Criteria

File Name	Bulk Transaction Identifier	Transaction Type	File Processing Status
	All	All	All
File Reference No	Upload Start Date	Upload End Date	

Search Clear

* Click on a Bulk Transaction Identifier (BTID) to view all the files uploaded under this BTID.
** Click on any of the links in the file status column to view the details within.

Bulk File Summary

Bulk Transaction Identifier *	Transaction Type	File Status **	No. of Files
BTP001 (BULKTEST)	Beneficiary Upload	Error	1

File Status Description :

Received - File Received by Bank and Under Verification , **Error** - File Validation Failed , **PreProcessed** - File Verified and Pending for Authorization , **Authorized** - File is Fully Authorized , **Response Generation** - Reverse File (Txn Status File) generation , **Completed** - Executed/Rejected , **Rejected By Authorizer** - File Rejected by Authorizer

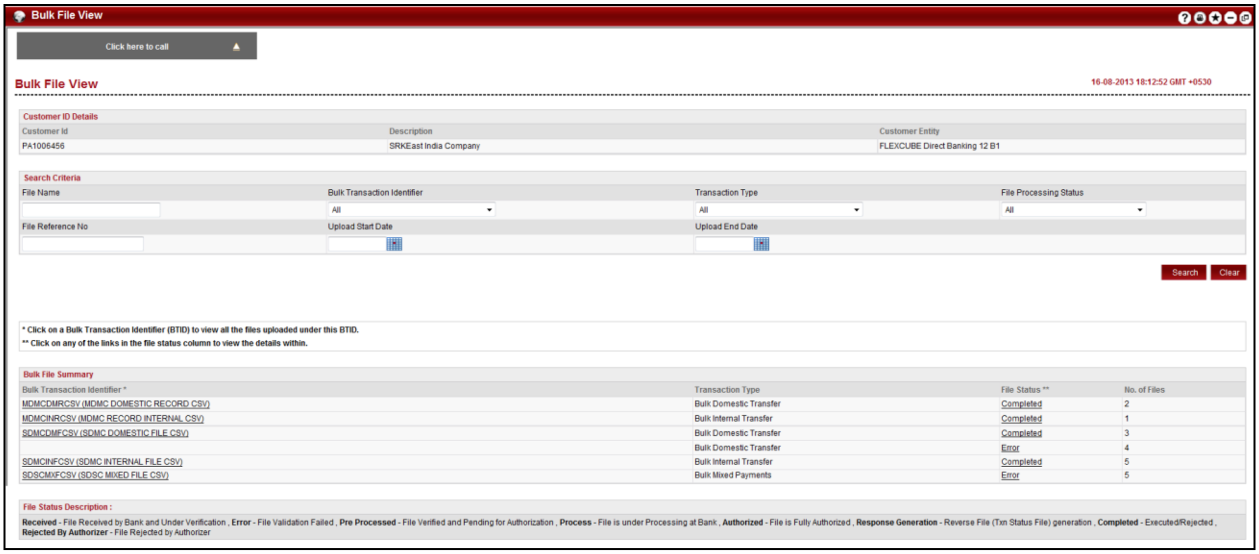
5. Customer Transactions- Bulk File View

Using this option you are allowed to view the bulk files uploaded by the customer. This function should provide customer to view result of bulk files uploaded. The search can be filtered on various parameters like status, transaction identifier. You can trace the status of the file and if there is an error in the file, you can also download the error file to arrive at the exact reason for error. You can also trace the history of the file. Individual record details can also be checked.

To view bulk files:

1. Navigate through the menus to **Bulk Transactions > Bulk File View**. The system displays the **Bulk File View** screen.

Bulk File View



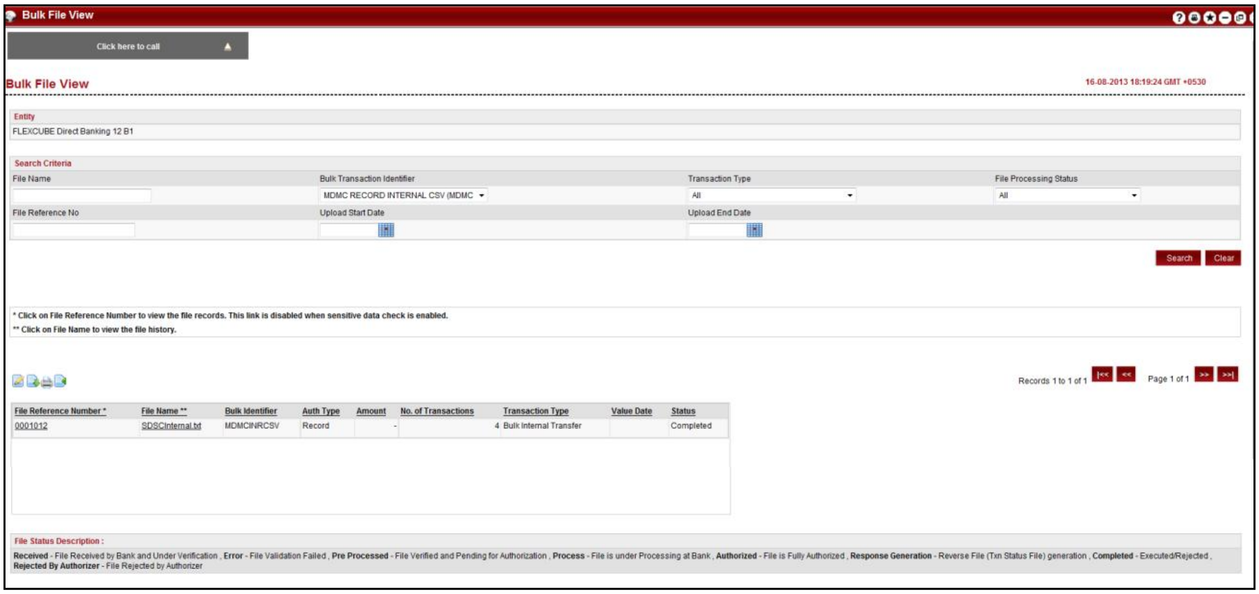
Field Description

Field Name	Description
Search Criteria	
Bulk Transaction Identifier	[Mandatory, Drop-Down] Select the bulk transaction identifier from the drop-down list.
Transaction Type	[Mandatory, Drop-down] Select the transaction type associated with bulk file from the drop down list.
File Processing Status	[Mandatory, Drop-down] Select the status of the bulk file from the drop-down list.
Upload Start Date	[Optional, Pick List] Select the start date of uploading from the pick list.
Upload End Date	[Optional, Pick List] Select the end date of uploading from the pick list.
File Name	[Input,Alphanumeric,15] Type the name of the file.
File Reference No	[Input,Alphanumeric,20] Type the file reference number which was generated while uploading the file.

Field Name	Description
Customer ID	[Input,Alphanumeric,20] Type the customer id.
Bulk File Summary	
Bulk Transaction Identifier	[Display] This field displays the BTID linked to the file to view the details.
Transaction Type	[Display] This field displays the type of transaction contained in the file
File Status	[Display] This field displays the current status of file. **Note:** To view the details of the particular file click the hyperlink.
No. of files	[Display] This field displays the count of files present.

2. Enter the relevant information.
3. Click the Search button. The system displays the Bulk File View screen with the search result.
   OR
   Click the **Bulk Transaction Identifier** hyperlink. The system displays the **Bulk File view** screen .
   OR
   Click the **File status** to view the **Bulk File view** with file status as selected shown in the **Bulk File view** screen.
   OR
   Click the **Back** button to return to the previous screen.

Bulk File View



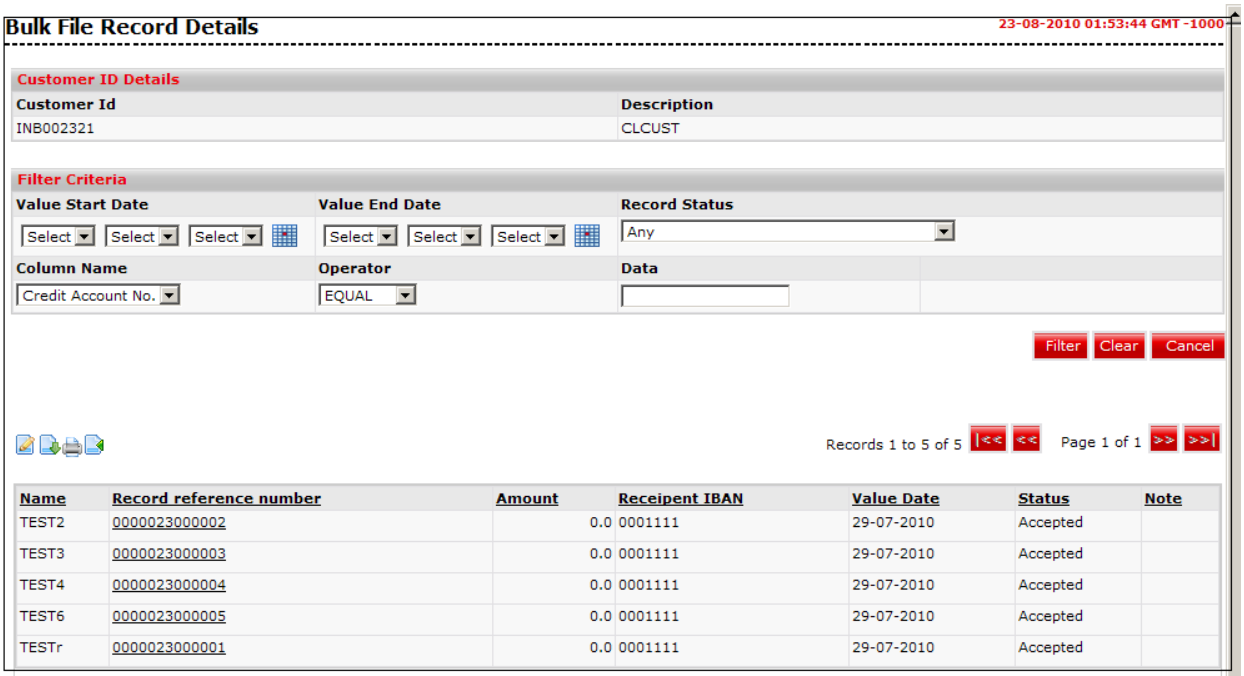
Field Description

Field Name	Description
File Reference Number	[Display] This column displays the File Reference Number.
File Name	[Display] This column displays the Name of the uploaded file.
Bulk Identifier	[Display] This column displays the bulk identifier.
Auth Type	[Display] This column displays type of authorization.
Amount	[Display] This column displays the total amount of transaction Amount uploaded in the file.
No of Transactions	[Display] This column displays the total number of transactions.
Transaction Type	[Display] This column displays the type of transaction contained in the file.
Value Date	[Display] This column displays the value date for the file.

Field Name	Description
Status	[Display] This column displays the status of the uploaded file as Procesed or PreProcessed.

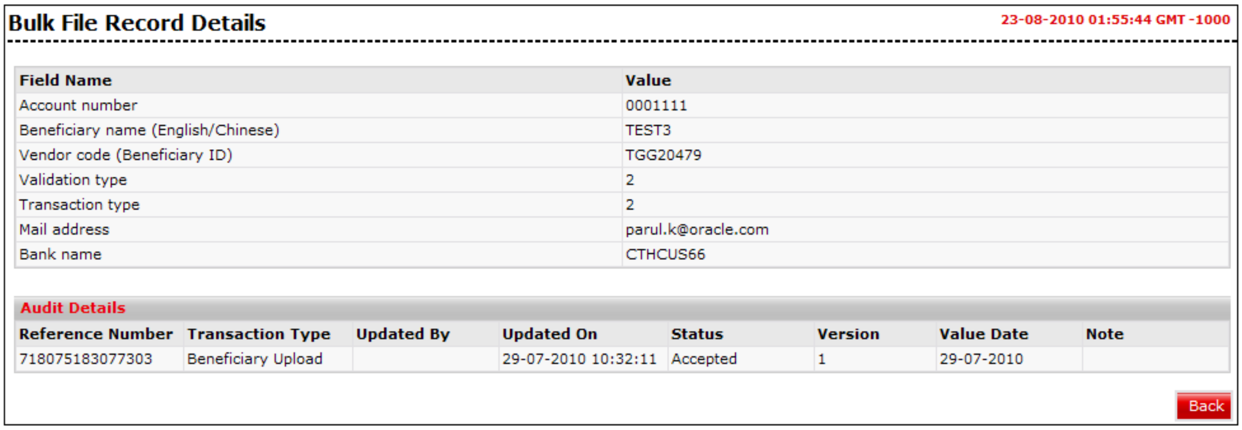
4. Click the **File Reference Number** hyperlink. The system displays the **Bulk File Record Details** screen.
   OR
   Click the **File Name** hyperlink. The system displays **History Of File** screen.
   Both the screens (Bulk File Record Details & History Of File) are shown below.

Bulk File Record Details



5. Click the **Record reference number** hyperlink. The system displays details in the **Bulk File Record Dtails** screen.

Bulk File Record Details



Bulk File Record Details 23-08-2010 01:55:44 GMT -1000

Field Name	Value
Account number	0001111
Beneficiary name (English/Chinese)	TEST3
Vendor code (Beneficiary ID)	TGG20479
Validation type	2
Transaction type	2
Mail address	parul.k@oracle.com
Bank name	CTHCUS66

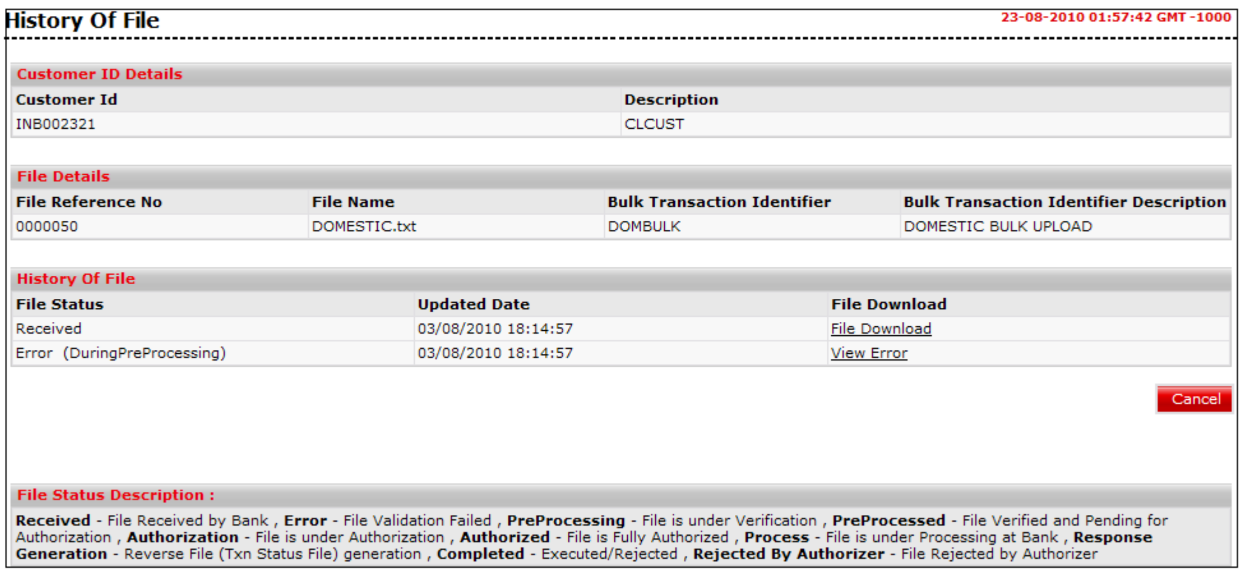
Audit Details

Reference Number	Transaction Type	Updated By	Updated On	Status	Version	Value Date	Note
718075183077303	Beneficiary Upload		29-07-2010 10:32:11	Accepted	1	29-07-2010	

Back

6. Below screen is shown after clicking the **File Name** in the **Bulk File View** screen.

History Of File



History Of File 23-08-2010 01:57:42 GMT -1000

Customer ID Details

Customer Id	Description
INB002321	CLCUST

File Details

File Reference No	File Name	Bulk Transaction Identifier	Bulk Transaction Identifier Description
0000050	DOMESTIC.txt	DOMBULK	DOMESTIC BULK UPLOAD

History Of File

File Status	Updated Date	File Download
Received	03/08/2010 18:14:57	File Download
Error (DuringPreProcessing)	03/08/2010 18:14:57	View Error

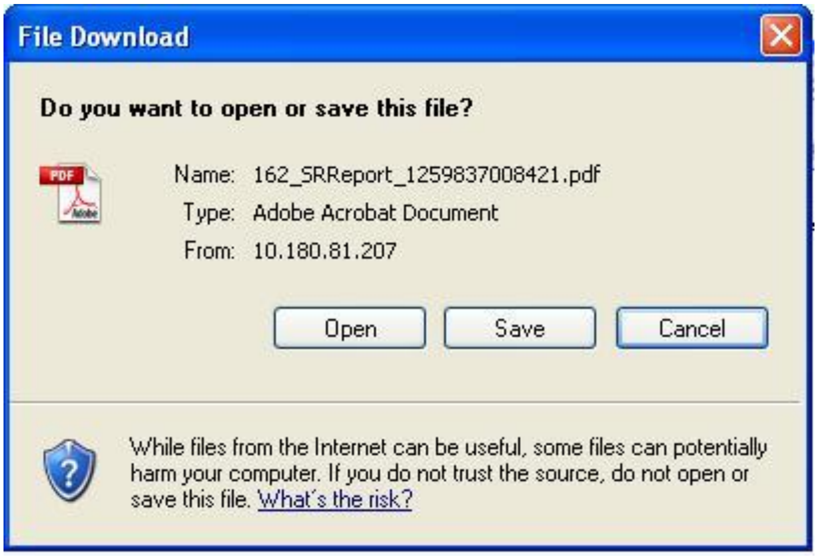
Cancel

File Status Description :

Received - File Received by Bank , **Error** - File Validation Failed , **PreProcessing** - File is under Verification , **PreProcessed** - File Verified and Pending for Authorization , **Authorization** - File is under Authorization , **Authorized** - File is Fully Authorized , **Process** - File is under Processing at Bank , **Response Generation** - Reverse File (Txn Status File) generation , **Completed** - Executed/Rejected , **Rejected By Authorizer** - File Rejected by Authorizer

7. Click the File Download hyperlink. The system displays **Bulk File View - File Download** dialog box.

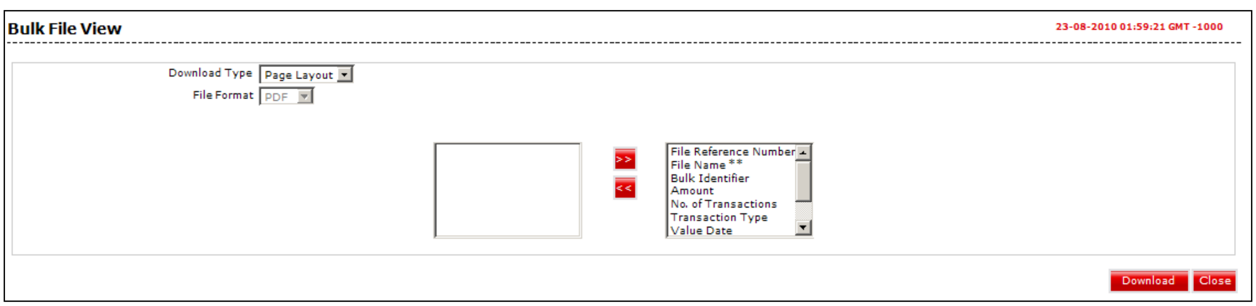
File Download



8. Click the **Save** button to save the file on your file system**.**
   OR
   Click the **Open** button if you want to open the file.

9. Click the button in the Bulk File View or Bulk File Record Details screen to download the file. The The system displays **Bulk File View - File Download** dialog box.

Bulk File View - Download



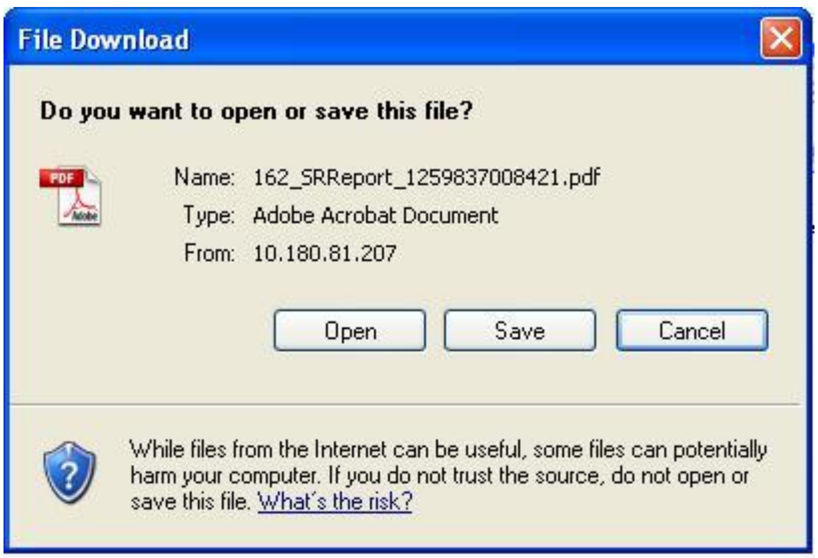
Field Description

Field Name	Description
Download Type	[Mandatory, Drop Down] Select the type of download from the drop down list. The options are as follows: • Pre-Defined • Page- Layout

Field Name	Description
File Format	[Optional, Drop Down] Select the appropriate download type from the drop down list. The options are as follow: • PDF • XLS • HTML • RTF

10. Select the fields to appear on output using and buttons.
11. Click the **Download** button. The system displays the **File Download** screen.

File Download



12. Click the **Save** button to save the file on your file system.
    OR
    Click the **Open** button if you want to open the file.
13. Navigate to the desired location where you want to save the file, and click the **Save** button. Once the download is complete, the system displays the **Download complete** message.
14. Click the icon to print the search results.
15. Click the icon to optimize the data in the search results column.
16. Click the icon. The system displays the **User Preferences** screen.

6. Bulk Authorization

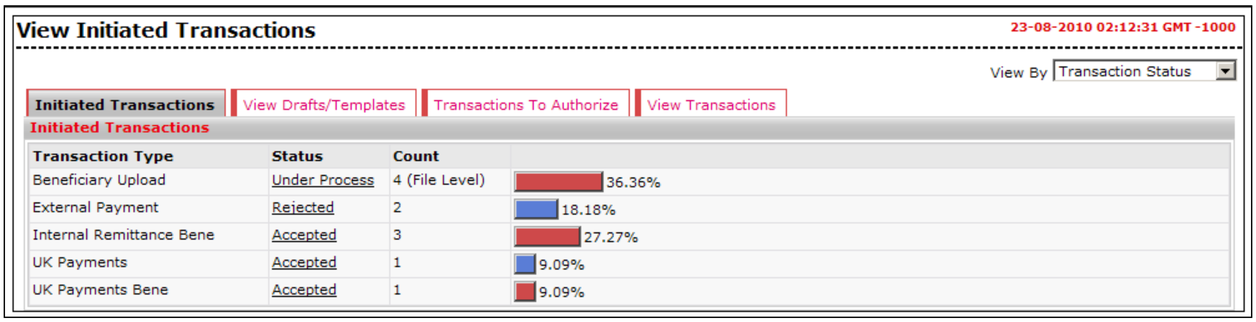
6.1. File Type Authorization

Once a Bulk File is uploaded the status of the bulk file is available as Received. Once the file is received and is available for Authorization. In File Type authorization Authoriser can either authorize or reject the full file. Authorisation or rejection of iniodividual record within the file is not allowed.

To Authorise or Reject the file.

1. Navigate through the menus to **My Activities** > **Transactions.** The system displays the **View Initiated Transactions** screen.

View Initiated Transactions



Transaction Type	Status	Count	
Beneficiary Upload	Under Process	4 (File Level)	36.36%
External Payment	Rejected	2	18.18%
Internal Remittance Bene	Accepted	3	27.27%
UK Payments	Accepted	1	9.09%
UK Payments Bene	Accepted	1	9.09%

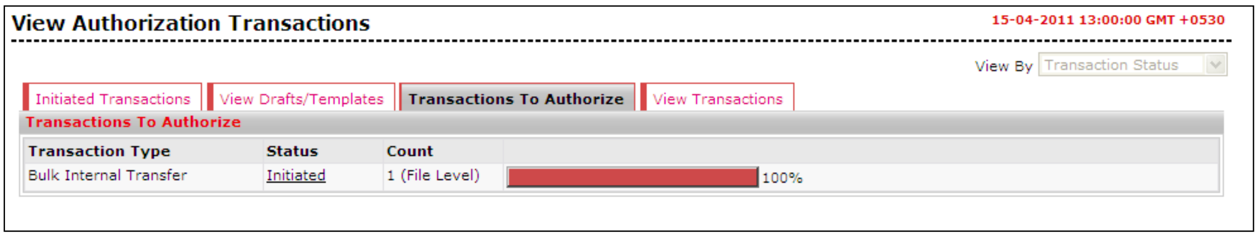
Field Description

Field Name	Description
Transaction Type	[Display] Gives the list of transaction.
Status	[Display] Displays the status of transactions. Click on the hyperlink to display the search results as per search criteria for the selected transaction. The status of transaction can be : Initiated Semi Authorized Rejected by Host Authorized Deleted Accepted Rejected by Authorizer
Count	[Display] Number of transaction for each transaction type with same status.

Field Name	Description
Graph	[Display] Displays the count as a graph.

2. Click the **Transaction To Authorize** tab. The system displays **View Authorization Transactions** screen.

View Authorization Transactions

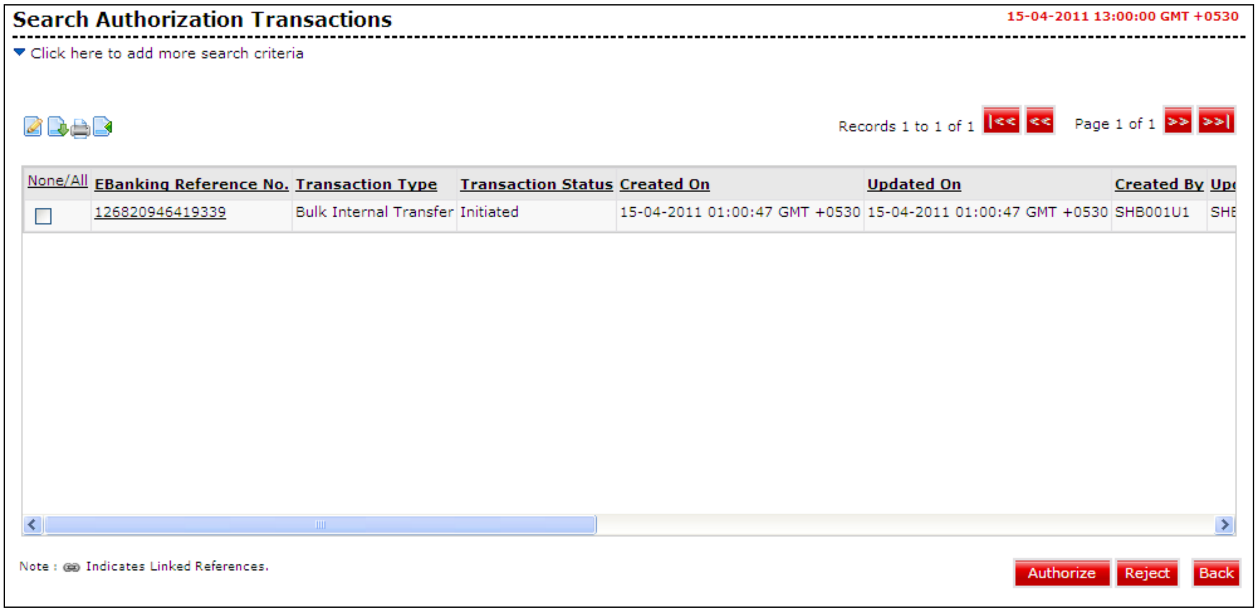


Field Description

Field Name	Description
Transaction Type	[Display] Gives the list of transaction.
Status	[Display] Displays the status of transactions. Click on the hyperlink to display the search results as per search criteria for the selected transaction. The status of transaction can be : Initiated Semi Authorized
Count	[Display] Number of transaction for each transaction type with same status.
Graph	[Display] Displays the count as a graph.

3. Click the **Status** link to view the Authorization Transactions. The system diaplays **Search Authorization Transactions** screen.

Search Authorization Transactions



Field Description

Field Name	Description
E Banking Reference Number	[Display] This column displays the E Banking Reference Number of the Transaction.
Transaction type	[Display] This column displays the type of the Transaction.
Transaction Status	[Display] This column displays the status of the Transaction.
Created On	[Display] This column displays the Date of creation of the Transaction.
Updated On	[Display] This column displays the Date of update of the Transaction.
Created By	[Display] This column displays the User id with which the Transaction is created.
Updated By	[Display] This column displays the User id with which the Transaction is updated.

Field Name	Description
Version	[Display] This column displays the Version no of the Transaction.
State Bill	[Display] This column displays the State bit of the Transaction.
Authorization type	[Display] This column displays the Authorization type of the Transaction.
Bulk File transaction	[Display] This column displays if the transaction is a bulk/ file transaction.
Status code	[Display] This column displays the status code of the Transaction.
Account Cust id	[Display] This column displays the account cust id of the Transaction.
Account Number	[Display] This column displays the account number of the Transaction.
Source Branch code	[Display] This column displays the Source branch code of the Transaction.
Txn Amount	[Display] This column displays the amount of the Transaction.
Customer Id	[Display] This column displays the Customer id of the Transaction.
Currency	[Display] This column displays the currency of the Transaction.
Bulk file Reference Number	[Display] This column displays the bulk file Reference no of the Transaction.
Linked Reference No	[Display] This column displays the linked Reference no of the Transaction.
Transaction Under process	[Display] This column displays the name of Transaction under process..
Value Date	[Display] This column displays the Value date of the Transaction.
Transaction Id	[Display] This column displays the id of the Transaction.

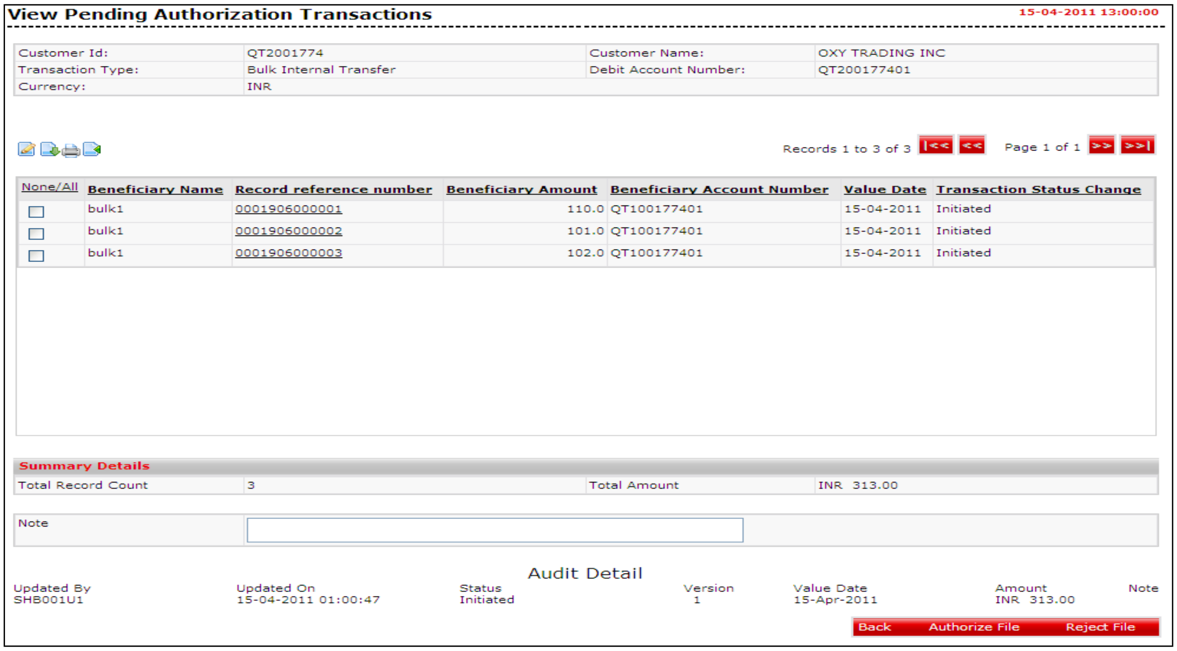
Field Name	Description
Spot/ online deal	[Display] This column displays if the transaction includes a spot or online deal.
Template Type	[Display] This column displays the type of the template.
Source account	[Display] This column displays the source account for the transaction.
Updated on My Time zone	[Display] This column displays the date, time and time zone details of the transaction update.
Created on My Time zone	[Display] This column displays the date, time and time zone details of the transaction Created.
Updated on My Time zone	[Display] This column displays the date, time and time zone details of the transaction update.

4. Click on the reference number to view the records in the file. Application will display **View Pending authorization Transactions** screen

   or

   select the record and click on the **Authorize** or **Reject** Buttont to authorize or reject the file. Application will display **Transaction to authorize – Verify** page

View Pending Authorization Transactions



View Pending Authorization Transactions 15-04-2011 13:00:00

Customer Id:	QT2001774	Customer Name:	OXY TRADING INC
Transaction Type:	Bulk Internal Transfer	Debit Account Number:	QT200177401
Currency:	INR		

Records 1 to 3 of 3 |<< << Page 1 of 1 >> >>|

None/All	Beneficiary Name	Record reference number	Beneficiary Amount	Beneficiary Account Number	Value Date	Transaction Status Change
☐	bulk1	0001906000001	110.0	QT100177401	15-04-2011	Initiated
☐	bulk1	0001906000002	101.0	QT100177401	15-04-2011	Initiated
☐	bulk1	0001906000003	102.0	QT100177401	15-04-2011	Initiated

Summary Details

Total Record Count	3	Total Amount	INR 313.00

Note

Audit Detail

Updated By	Updated On	Status	Version	Value Date	Amount	Note
SHB001U1	15-04-2011 01:00:47	Initiated	1	15-Apr-2011	INR 313.00	

Back Authorize File Reject File

Field Description

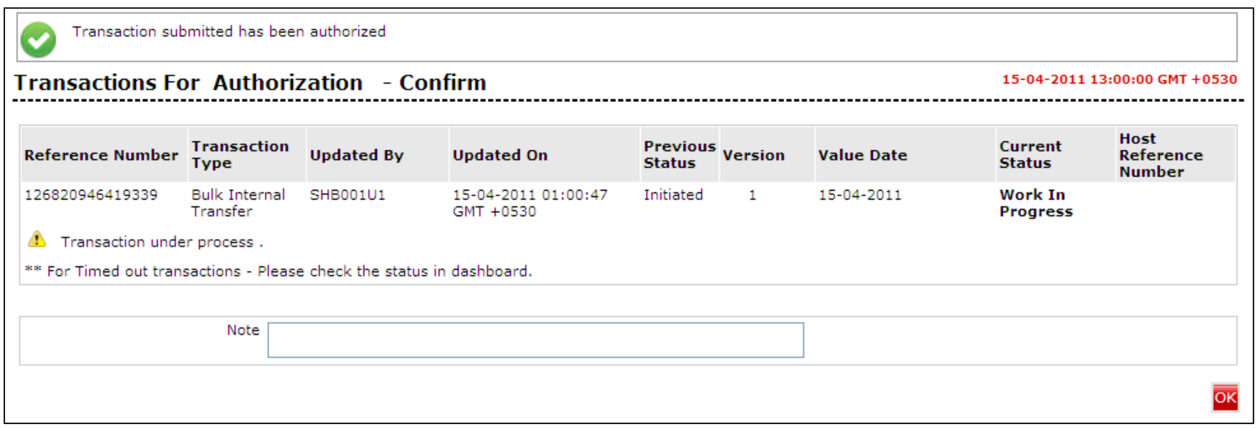
Field Name	Description
Audit Details	
Updated By	[Display] This column displays the user id of the user from which the transaction was last updated.
Updated on	[Display] This column displays the date on which the transcation is updated.
Status	[Display] This column displays the status of the transaction.
Version	[Display] This column displays the version of the transaction..
Value Date	[Display] This column displays the value date of the transaction.
Amount	[Display] This column displays the amount of the transaction with currency.
Note	[Display] This column displays the Note if any was given while initiating / authorizing the transaction..

5. Click the **Authorize File** button to authorize the file or **Reject File** button to reject the file. The system displays the **Transaction for Authorization - Verify** screen.

Transaction for Authorization - Verify

6. Click the **Authorize** button. The system displays the **Transaction for Authorization – Confirm** screen.

Transaction for Authorization - Confirm



7. Click the **Ok** button to return to the Transctions to Authorize screen.

8. Once the bulk upload is authorized. On final authorization, the status of the upload changes from preprocessed to processed and the transaction is executed.
   Updated status can be checked by accessing Bulk File View option.

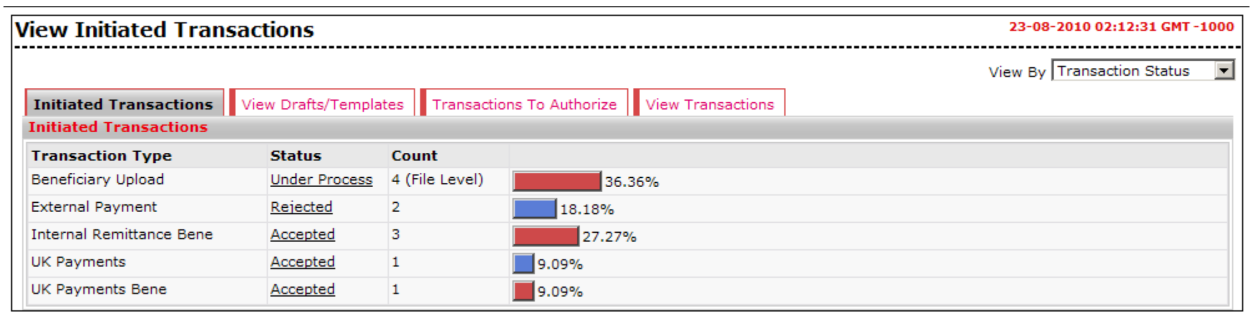
6.2. Record Type Authorization

Once a Bulk File is uploaded the status of the bulk file is available as Received. Once the file is received and is available for Authorization. In Record level authorization, authorisor can authorize individual records/ transactions within the file.

To authorise or Reject the records in file.

1. Navigate through the menus to **My Activities** > **Transactions.** The system displays the **View Initiated Transactions** screen.

View Initiated Transactions



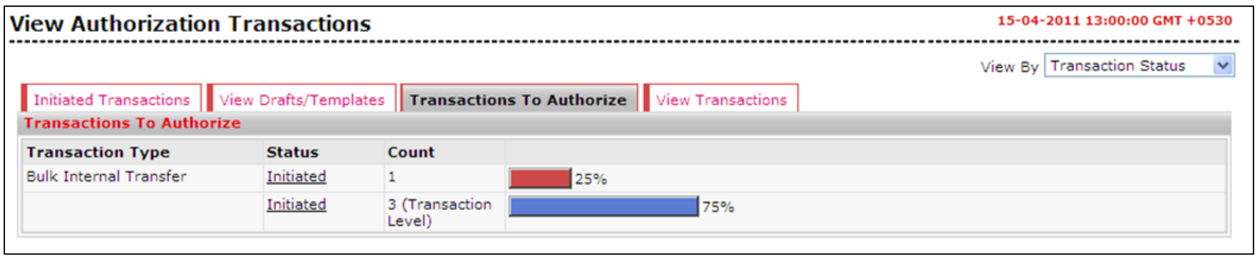
Field Description

Field Name	Description
Transaction	[Display] Gives the list of transaction.
Status	[Display] Displays the status of transactions. Click on the hyperlink to display the search results as per search criteria for the selected transaction. The status of transaction can be : • Initiated • Semi Authorized • Rejected by Host • Authorized • Deleted • Accepted • Rejected by Authorizer

Field Name	Description
Count	[Display] Number of transaction for each transaction type with same status.
Graph	[Display] Displays the count as a graph.

2. Click the **Transaction To Authorize** tab. The system displays **View Authorization Transactions** screen.

View Authorization Transactions

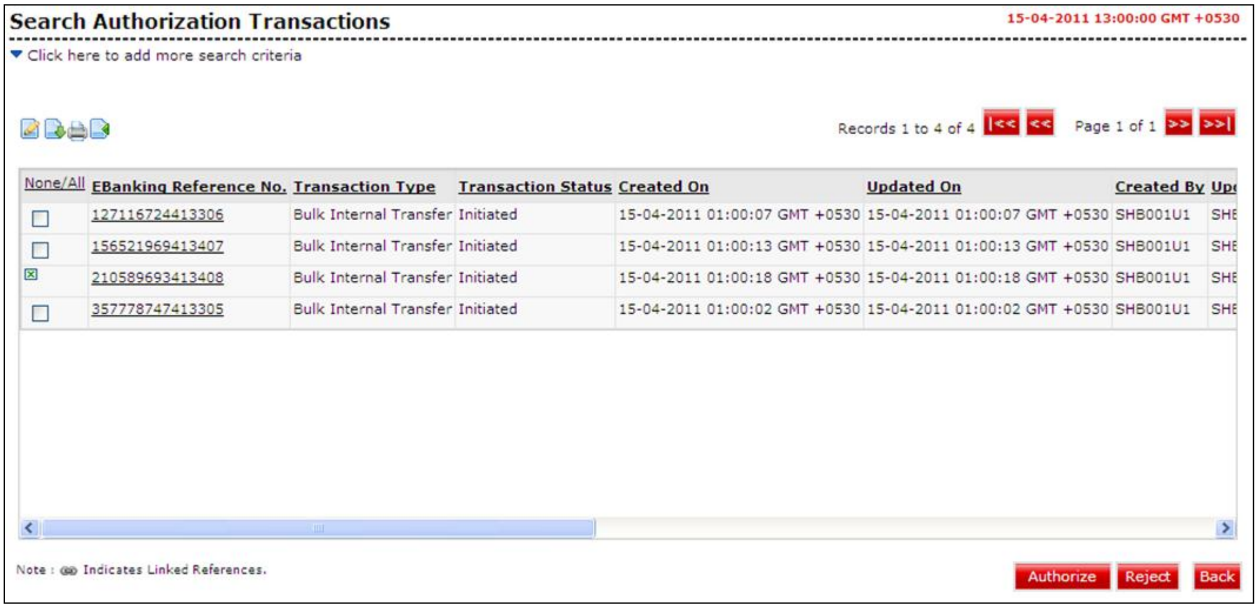


Field Description

Field Name	Description
Transaction	[Display] Gives the list of transaction.
Status	[Display] Displays the status of transactions. Click on the hyperlink to display the search results as per search criteria for the selected transaction. The status of transaction can be : • Initiated • Semi Authorized
Count	[Display] Number of transaction for each transaction type with same status.
Graph	[Display] Displays the count as a graph.

3. Click the **Status** link to view the Authorization Transactions. The system diaplays **Search Authorization Transactions** screen.

Search Authorization Transactions



Field Description

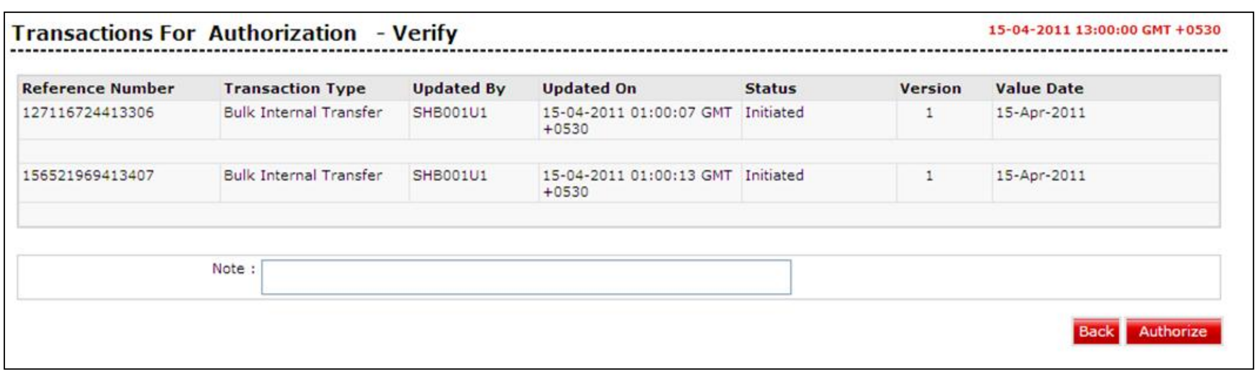
Field Name	Description
E Banking Reference Number	[Display] This column displays the E Banking Reference Number of the Transaction.
Transaction type	[Display] This column displays the type of the Transaction.
Status	[Display] This column displays the status of the Transaction.
Created On	[Display] This column displays the Date of creation of the Transaction.
Updated On	[Display] This column displays the Date of update of the Transaction.
Created By	[Display] This column displays the User id with which the Transaction is created.

Field Name	Description
Updated By	[Display] This column displays the User id with which the Transaction is updated.
Version	[Display] This column displays the Version no of the Transaction.
State Bill	[Display] This column displays the State bit of the Transaction.
Authorization type	[Display] This column displays the Authorization type of the Transaction.
Bulk File transaction	[Display] This column displays if the transaction is a bulk/ file transaction.
Status code	[Display] This column displays the status code of the Transaction.
Account Cust id	[Display] This column displays the account cust id of the Transaction.
Account Number	[Display] This column displays the account number of the Transaction.
Source Branch code	[Display] This column displays the Source branch code of the Transaction.
Txn Amount	[Display] This column displays the amount of the Transaction.
Customer Id	[Display] This column displays the Customer id of the Transaction.
Currency	[Display] This column displays the currency of the Transaction.
Bulk file Reference Number	[Display] This column displays the bulk file Reference no of the Transaction.
Linked Reference No	[Display] This column displays the linked Reference no of the Transaction.
Transaction Under process	[Display] This column displays the name of Transaction under process..

Field Name	Description
Value Date	[Display] This column displays the Value date of the Transaction.
Transaction Id	[Display] This column displays the id of the Transaction.
Spot/ online deal	[Display] This column displays if the transaction includes a spot or online deal.
Template Type	[Display] This column displays the type of the template.
Source account	[Display] This column displays the source account for the transaction.
Updated on My Time zone	[Display] This column displays the date, time and time zone details of the transaction update.
Created on My Time zone	[Display] This column displays the date, time and time zone details of the transaction Created.
Updated on My Time zone	[Display] This column displays the date, time and time zone details of the transaction update.

4. Select the checkbox of the transaction that is to be authorized. Chcekboxes of the two records of the same file are checked in the above screen.
5. Click the **Authorize** button. The system displays **Transaction for Authorization - Verify** screen.

Transaction for Authorization - Verify



Transactions For Authorization - Verify

15-04-2011 13:00:00 GMT +0530

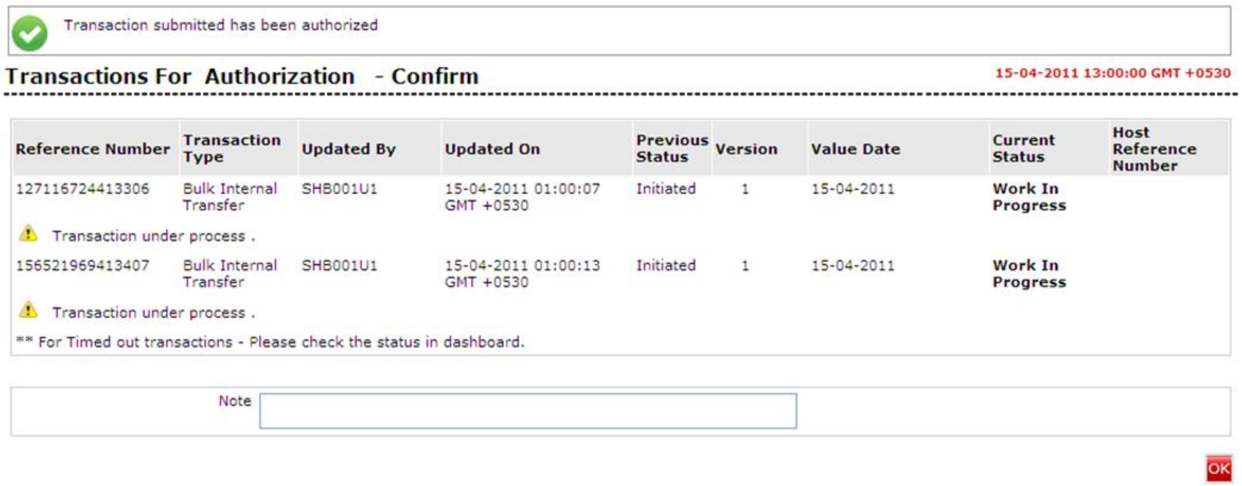
Reference Number	Transaction Type	Updated By	Updated On	Status	Version	Value Date
127116724413306	Bulk Internal Transfer	SHB001U1	15-04-2011 01:00:07 GMT +0530	Initiated	1	15-Apr-2011
156521969413407	Bulk Internal Transfer	SHB001U1	15-04-2011 01:00:13 GMT +0530	Initiated	1	15-Apr-2011

Note :

Back Authorize

6. Click the **Authorize** button. The system displays **Transaction for Authorization – Confirm** screen.

Transaction for Authorization - Confirm



Transaction submitted has been authorized

Transactions For Authorization - Confirm

15-04-2011 13:00:00 GMT +0530

Reference Number	Transaction Type	Updated By	Updated On	Previous Status	Version	Value Date	Current Status	Host Reference Number
127116724413306	Bulk Internal Transfer	SHB001U1	15-04-2011 01:00:07 GMT +0530	Initiated	1	15-04-2011	**Work In Progress**	
Transaction under process .								
156521969413407	Bulk Internal Transfer	SHB001U1	15-04-2011 01:00:13 GMT +0530	Initiated	1	15-04-2011	**Work In Progress**	
Transaction under process .								

** For Timed out transactions - Please check the status in dashboard.

Note

OK

7. Click the **Ok** button to return to the Transctions to Authorize screen.
8. Once the bulk upload is authorized. In case of final authorization, the status of the file changes from preprocessed to processed and the transaction is executed. Updated status can be checked by accessing Bulk File View option.