Oracle FLEXCUBE Direct Banking

User Manual Retail Bulk Payments
Release 12.0.3.0.0

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ORACLE®

Retail Bulk Payment User Manual

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Table of Contents

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://support.us.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 12.0.3.0.0, 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	✘	★
Customer Transactions- Bulk File View	NH	NH

3. Introduction

The **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 the faster way of processing transactions than entering single screen transactions. The *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. The 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. The File Template comprises of different Bulk Templates (Record Templates). The Bulk Template will be constructed using data elements & data enrichment definitions.

4.   Beneficiary Search

The **Beneficiary Search** feature is a generic feature and helps user to retrieve the desired beneficiary record.

The **Beneficiary Search** is based on the parameters set by the user. The result displays the default top 25 records initially.

Note: For every Search activity, the screen displays the Warning Message as "More beneficiaries found. Please refine your search if the beneficiary you are searching is not found".

Let us have a look on the following transaction to explore the feature - Beneficiary Search.

1.   Navigate through **Main Menu > Online Payments > Internal Transfer > Beneficiary Search Pop-up**. The following screen is displayed.

Beneficiary Search

Field Description

Field Name	Description
Beneficiary Bank Details	
Beneficiary Name	[Optional, Input Box] Enter the desired value.
Beneficiary ID	[Optional, Input Box] Enter the desired beneficiary ID.
Search	[Action Button] Click **Search** to retrieve the desired beneficiary details.
Beneficiary Bank Details Result	

Field Name	Description
Beneficiary ID	[Display] Displays the respective list of beneficiary *IDs* as per the value entered in the **Search** criterion - Beneficiary ID.
Beneficiary Name	[Display] Displays the respective list of beneficiary names as per the value entered in the **Search** criterion – Beneficiary Name.
Beneficiary Account Number	[Display] Displays the list of respective "beneficiary account number" as per the values entered in the **Search** criteria for Beneficiary ID and Beneficiary Name.
Email	[Display] Displays the list of respective *Email IDs* as per the values entered in the **Search** criteria for Beneficiary ID and Beneficiary Name.
Submit	[Action Button] Refine your search if no desired Beneficiary is found. Else select the desired Beneficiary and click **Submit**.
Close	[Action Button] Click **Close** to close the Search pop-up window.

5. 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.
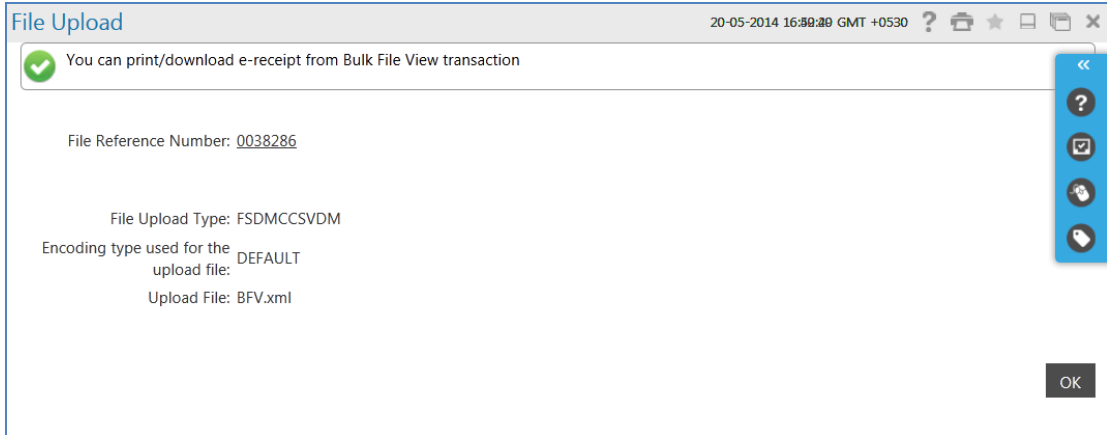
File Upload

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

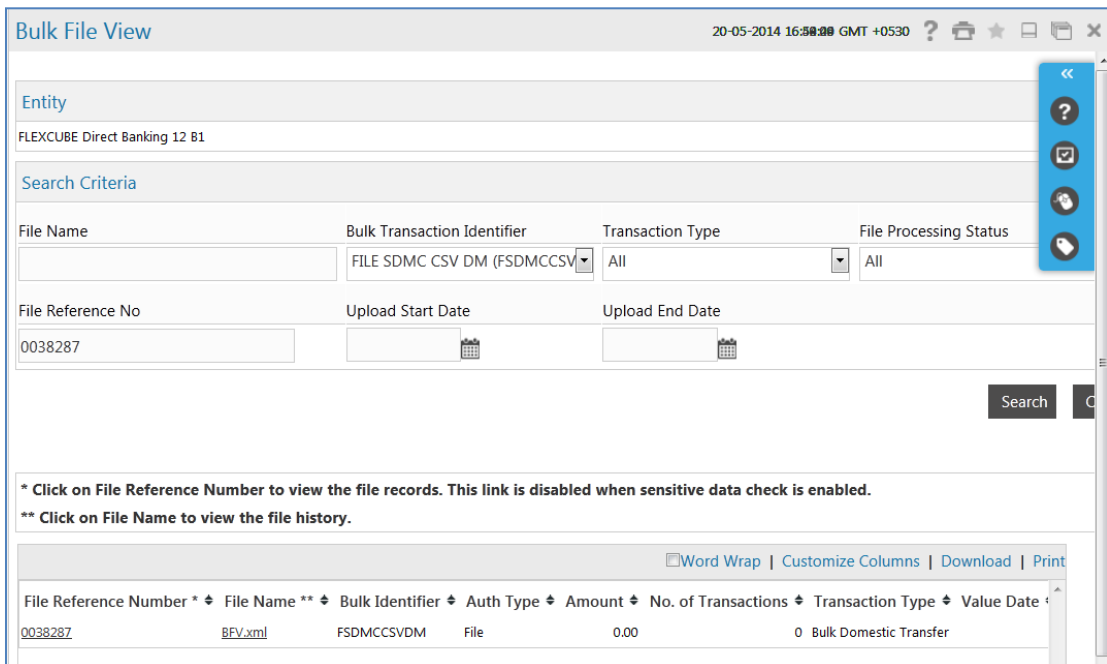2. Select the appropriate detail.

3.   Click **Clear** to clear the data from the screen.
      OR
      Click **Initiate**. The system displays the **File Upload** screen.

File Upload

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

Bulk File View

6. 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 the 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. The individual record details can also be checked.

To view bulk files:

1. Logon to the Internet Banking Application.

2. 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. The values are: • Internal Transfer • Domestic Transfer • International Transfer • Mixed Payments • Credit Card Payments • Virtual Accounts
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.
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.

Field Name	Description
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.

3. Enter the relevant information.

4. Click **Search**. The system displays the **Bulk File View** screen with the search result.
    OR
    Click **Bulk Transaction Identifier** link. The system displays the **Bulk File View** screen .
    OR
    Click the **File status** to view the bulk file view with the file status selected as shown in the **Bulk File View** screen.
    OR
    Click **Back** 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.
Status	[Display] This column displays the status of the uploaded file as procesed or preprocessed.

5. Click **File Reference Number** link. The system displays the **Bulk File Record Details** screen.
OR
Click **File Name** link. The system displays the **History Of File** screen. Both the screens *(***Bulk File Record Details & History Of File***)* are displayed.

Bulk File Record Details

6.   Click **Record Reference Number** link. The system displays the details in the **Bulk File Record Details** screen.

Bulk File Record Details

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

History Of File

History Of File	20-05-2014 16:36:23 GMT +0530

File Details

File Reference No	File Name	Bulk Transaction Identifier	Bulk Transaction Identifier Desc
0027707	Corp_SDMC_DM.txt	FSDMCCSVDM	FILE SDMC CSV DM

History Of File

File Status	Updated Date	File Download
Received	10/04/2014 15:56:03	File Download
Pre Processed	10/04/2014 15:56:03	
Authorized	10/04/2014 15:56:04	
Processed	10/04/2014 15:56:04	
Response Generation	10/04/2014 16:04:27	
Completed	10/04/2014 16:04:28	

Download Response   Cancel

File Status Description :

Received - File Received by Bank , **Error** - File Validation Failed , **Pre Processing** - File is under Verification , **Pre Processed** - 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 E-Receipt to generate an E-Receipt for the selected record.

8.   Click **File Download** link. The system displays the **Bulk File View - File Download** dialog box.

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

10.   Click **Download** in the **Bulk File View** screen to download the file. The The system displays the **Bulk File View - File Download** dialog box.

11.   Select the fields to appear on output using [>>] and [<<] buttons.

12.   Click **Download**. The system displays the **File Download** screen.

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

14.   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.

15.   Click the **Print** icon to print the search results.

16.   Check the **word wrap check box** to optimize the data in the Search results column.

17.   Click **Customise Columns**. The system displays the **User Preferences** screen.