

Oracle Banking Digital Experience

Corporate File Upload User Manual
Release 17.2.0.0.0

Part No. E88573-01

July 2017

ORACLE®

Corporate File Upload User Manual
July 2017

Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

Copyright © 2017, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Table of Contents

1.	Preface.....	4
2.	File Upload	5
3.	File Upload Servicing	28
4.	Server to Server Functionality	43

1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

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

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

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

1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 17.2.0.0.0, refer to the following documents:

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

2. File Upload

File Uploads facilitates processing of multiple transactions through a single file. This is a faster way of processing transactions than entering single screen transactions. Salary payments, fund transfers, vendor payments are few examples of financial transactions that can be supported through file upload. A non financial transaction to facilitate upload of multiple payee details, at a single instance, is also possible through file upload.

The File Upload functionality enables users to process:

- Internal payments (within the same bank)
- Domestic payments (within the country)
- International payments (cross border)
- Mixed payments
- Create Payees / Beneficiaries

Oracle Banking Digital Experience File Upload module enables banks to process files of payments according to agreed operational and business rules and save time. File Uploads facility is simple to use, has daily transaction limits and comes with the security of dual / multi signatory approvals.

- File Upload Set up: Enables the administrator to create file identifiers, and map users to file identifiers.
- File Upload Servicing: Enables the corporate user to upload, view and approve files, (files that the user has access to).

2.1 File Upload Set up

File Upload set up covers the maintenance part of file upload and is performed by an administrator User. As a part of the initial set-up, the admin user -

- Creates a File Identifier for a File Template using the 'File Identifier' option
- Maps a File Identifier to a User using the 'User File Identifier Mapping' option

2.1.1 File Identifier

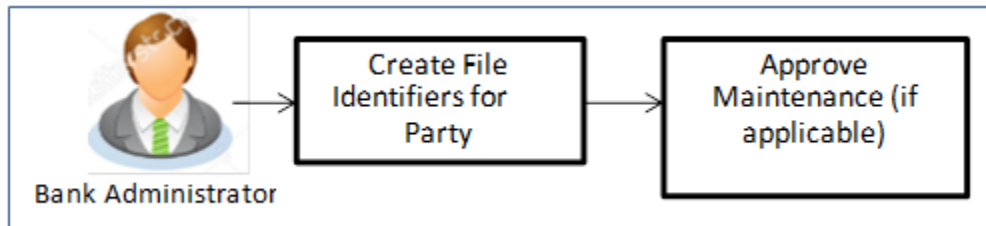
Bank Administrator can create file identifiers (FI) for a party. This enables the corporate to process file uploads. A File Identifier is always mapped to a specific file template. It permits configuration of party preferences like approval type (file level / record level) for a particular type of file.

Prerequisites

- Party Preferences for Corporate
- User Creation
- Set up Party Account access
- Set up Transaction Account access
- Set up Approval Rules

Features Supported In Application

- Search File Identifier
- Create File Identifier
- Edit File Identifier



How to reach here:

Administrator Dashboard > Toggle Menu > File Upload > File Identifier Maintenance

File Identifier Maintenance

The screenshot shows the 'File Identifier Maintenance' interface. At the top, there is a dark blue navigation bar with the ZigBank logo on the left, a search icon, a notification icon with '454', and a 'Logout' button on the right. Below the navigation bar, the main content area is white and contains the title 'File Identifier Maintenance'. Underneath the title, there are two input fields: 'Party ID' and 'Party Name'. Below these fields are three buttons: 'Search', 'Cancel', and 'Clear'. At the bottom of the screen, there is a dark blue footer bar with the text 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

2.1.2 File Identifier Maintenance – Search / View

Once the logged in user navigates to File Identifier Maintenance screen, user will be able to search and view the File Identifiers already created.

To search and view the file identifiers:

1. In the **Party Id** field, enter the party id of the user.
OR
In the **Party Name** field, enter the name of the party.
2. Click **Search**. The **File Identifier Maintenance** screen with search results appears.
OR
Click **Clear** to clear the search parameters.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

File Identifier Maintenance - Search

☰
🔍 454 🏠 Logout

File Identifier Maintenance

Party ID: 000774
Party Name: Larsen and Toubro Ltd

[Create](#)

Sr. no.	File Identifier	Description	Transaction Type	Approval Type
1	FISalary007	FI Salary	Domestic Funds Transfer	File
2	FISalary1	Domestic File Transfer - Single Debit and Multiple Credit - CSV	Domestic Funds Transfer	File
3	InternalPayeeFile	Internal Payee File level	Internal Payee	File
4	InternalPayeeRecord	Internal Payee Record level	Internal Payee	Record
5	MDMCDOMDELABR	MDMC Domestic Delimited Adhoc Bene Record Level Approval	Domestic Funds Transfer	Record
6	MDMCDOMFIXEDABR	MDMC Domestic Fixed Adhoc Bene Record Level Approval	Domestic Funds Transfer	Record
7	MDMCINDELABR	MDMC Internal Delimited Adhoc Bene Record Level App	Internal Funds Transfer	Record
8	MDMCINTFIXEDABR	MDMC Internal FT Fixed Adhoc Bene Record Level	Internal Funds Transfer	Record
9	MDMCINTNLDELABR	MDMC International FT Delimited Record Level Approval	International Funds Transfer	Record
10	MDMCINTNTNLFIXEDABR	MDMC International Fixed Adhoc Bene Record Level Approval	International Funds Transfer	Record
11	MDMCMIXDELABR	MDMC Mixed Delimited Adhoc Bene Record Level Approval	Mixed Payments	Record
12	MDMCMIXFIXEDLENABR	MDMC Mixed Payments Fixed Length Adhoc and Bene Record Level Approval	Mixed Payments	Record
13	MIXEDPAYEEF	MIXEDPAYEEF	Mixed Payee	File
14	MixedPayeeFile	Mixed Payee File level	Mixed Payee	File
15	MIXEDPAYEEr	MIXEDPAYEEr	Mixed Payee	Record
16	MixedPayeeRecord	Mixed Payee record Level	Mixed Payee	Record
17	SDMCDOMDELABF	SDMC Domestic FT Delimited Adhoc Bene File Level Approval	Domestic Funds Transfer	File
18	SDMCINDELABF	SDMC Internal Delimited Adhoc Bene File	Internal Funds Transfer	File
19	SDMCINTRNLDELABF	SDMC International FT Delimited Adhoc Bene File Level Approval	International Funds Transfer	File
20	SDMCMIXDELABF	SDMC MIX FT Delimited Adhoc Bene File Level Approval	Mixed Payments	File
21	SDSCDMDEL	SDSC Domestic Delimited File level	Domestic Funds Transfer	File
22	SDSCDMDELABR	SDSC Domestic Delimited Adhoc Bene Record Level Approval	Domestic Funds Transfer	Record
23	SDSCINDELABR	SDSC Internal Delimited Adhoc Bene Record	Internal Funds Transfer	Record

[Cancel](#)
[Back](#)

Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions

Field Description

Field Name

Description

Party ID

Party ID of the corporate for whom the file identifier is created.

Party Name

Party name corresponding to the party ID.

File Identifiers

Field Name	Description
Sr. No.	Serial number of the record.
File Identifier	Unique code/ name assigned to the party preferences for handling of payment files.
Description	File name / code description corresponding to the file upload code.
Transaction Type	Type of transaction: The Transaction types could be: <ul style="list-style-type: none"> • Internal Funds Transfer • Domestic Funds Transfer • International Funds Transfer • Mixed Transfer • Internal Payee • Domestic Payee • International Payee • Mixed Payee • Domestic Demand Draft Payee • International Demand Draft Payee
Approval Type	The approval type is at file level or record level.

3. Click the file identifier record, for which you want to view the details.
The **File Identifier Maintenance- View** screen appears.
OR
Click **Back** to go back to previous screen.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

File Identifier Maintenance - View

The screenshot shows the 'File Identifier Maintenance - View' page in the ZigBank system. The page is divided into two main sections: 'View' and 'Details'. The 'View' section displays the Party Id (000774) and Party Name (Larsen and Toubro Ltd). The 'Details' section displays the File Identifier (FISalary1), Description (Domestic File Transfer - Single Debit and Multiple Credit - CSV), File Template (Domestic Funds Transfer Delimited SDMC), Maximum No Of Records (10000), Transaction Type (Domestic Funds Transfer), File Type (DELIMITED), and Format Type (CSVXMLXSLXSLX). There are two buttons for 'Approval Type': 'Record Level' and 'File Level'. At the bottom of the page, there are three buttons: 'Edit', 'Cancel', and 'Back'. The footer of the page contains the text: 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

Party Id	000774
Party Name	Larsen and Toubro Ltd
Details	
File Identifier	FISalary1
Description	Domestic File Transfer - Single Debit and Multiple Credit - CSV
File Template	Domestic Funds Transfer Delimited SDMC
Maximum No Of Records	10000
Transaction Type	Domestic Funds Transfer
File Type	DELIMITED
Format Type	CSVXMLXSLXSLX
Approval Type	<input type="button" value="Record Level"/> <input type="button" value="File Level"/>

Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions

4. Click **Edit** to modify the file identifier.
OR
Click **Back** to navigate to the previous screen.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

2.1.3 File Identifier Maintenance - Create

Using this option the administrator user can create a new file identifier.

To create a file identifier:

1. In the **Party Id** field, enter the party id of the user.
OR
In the **Party Name** field, enter the name of the party.
2. Click **Search**. The **File Identifier Maintenance** screen with search results appears.
OR
Click **Clear** to clear the search parameters.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
3. Click **Create**. The **File Identifier Maintenance - Create** screen appears.

File Identifier Maintenance - Create

The screenshot displays the 'File Identifier Maintenance - Create' interface. At the top, there is a navigation bar with the ZigBank logo and user options like Logout. The main content area is a form with the following fields and values:

- Create**
 - Party Id: 000794
 - Party Name: Rahul Kambale
- Details**
 - File Identifier: FISalary
 - Description: Domestic Fund Transfer Multiple Credit Multiple Debit
 - File Template: Domestic Funds Transfer Fixed MDMC
 - Maximum No Of Records: 1000
 - Partial Processing Tolerance(%): 69
 - Transaction Type: Domestic Funds Transfer
 - Accounting Type: Multiple Debit Multiple Credit
 - File Type: FIXED
 - Format Type: CSV, TXT
 - Approval Type: Record Level (selected), File Level

At the bottom of the form, there are three buttons: Save, Cancel, and Back. A footer at the very bottom contains the copyright notice: Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions.

Field Description

Field Name	Description
Party ID	Party ID for whom the file identifier is created.
Party Name	Party name corresponding to the party ID.

Details

Field Name	Description
File Identifier	Unique code assigned to the uploaded file.
Description	Descriptions corresponding to the file upload code.
File Template	<p>Predefined file templates.</p> <p>Few examples of file templates are:</p> <ul style="list-style-type: none"> • Internal Funds Transfer • Domestic Funds Transfer • International Funds Transfer • Mixed Transfer • Internal Payee • Domestic Payee • International Payee • Mixed Payee • Demand Draft Payee
Maximum No of Records	Maximum number of records in the uploaded file.
Partial Processing Tolerance (%)	<p>The partial processing tolerance for a file (in percentage terms).</p> <p>Suppose, the user sets this value at 60% - this implies that if 60% or more, of the records in a file clear the Validation stage, then the file can go for further processing. If less than 60% of the records in a file clear the validation stage, then the file is rejected.</p> <p><i>This field will be displayed only when approval is Record Type</i></p>
Debit Account Number	<p>Account number of the account to be debited.</p> <p>This field appears if you select Internal Fund Transfer Delimited SDSC with AcctId defined at FI level, Internal Fund Transfer Delimited SDMC with AcctId defined at FI level and Domestic Fund Transfer Delimited SDSC with AcctId defined at FI level</p>
Transaction Type	<p>Type of transaction:</p> <p>The Transaction type could be:</p> <ul style="list-style-type: none"> • Internal funds Transfer, • Domestic Funds Transfer, • International Funds Transfer, • Mixed Transfer

Field Name	Description
Accounting Type	Accounting type of transaction: The accounting type could be: <ul style="list-style-type: none"> • SDSC: Single Debit Single Credit • SDMC: Single Debit Multi Credit • MDMC: Multi Debit Multi Credit
File Type	The file type – delimited or fixed length.
Format Type	The format in which file is uploaded. The format could be CSV, XML, XLS, XLSX.
Approval Type	The approval type is at file level or record level. <ul style="list-style-type: none"> • File Level - The approver accepts or rejects the entire file, and all records are either processed or rejected en-masse. • Record Level - The approver could approve some records, and reject others. Payments are processed only for approved records.

4. In the **File Identifier** field, enter the code of the file to be maintained for upload.
5. In the **Description** field, enter the file description corresponding to the file code.
6. From the **File Template** list, select the file template.
 - a. If you select **Internal Fund Transfer Delimited SDSC with AcctId at FI level** or **Internal Fund Transfer Delimited SDSC with AcctId at FI level, Internal Fund Transfer Delimited SDMC with AcctId at FI level** or **Doemstic Fund Transfer Delimited SDSC with AcctId at FI level** you have to Enter the Debit Account Number.
7. Select the appropriate **Approval Type**.
8. Click **Save**.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
OR
Click **Back** to navigate to the previous screen.
9. The **File Identifier Maintenance - Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Edit** to make the changes if any.
User is directed to **File Identifier Maintenance – Create** screen with values in editable form.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
10. The success message appears on the along with the transaction reference number and status.
Click **OK** to complete the transaction and navigate back to 'Dashboard'.

2.1.4 File Identifier Maintenance – Edit

Using this option the administrator can edit and update a file identifier.

To edit file identifier:

1. In the **Party Id** field, enter the party id of the user.
OR
In the **Party Name** field, enter the name of the party.
2. Click **Search**. The **File Identifier Maintenance** screen with search results appears.
OR
Click **Clear** to clear the search parameters.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
3. Click the file identifier record, for which you want to view the details.
The **File Identifier Maintenance- View** screen appears.
4. Click **Edit** to edit the file identifier mapping.
The **File Identifier Maintenance - Edit** screen appears.

File Identifier Maintenance - Edit

The screenshot shows the 'File Identifier Maintenance - Edit' interface. It features a dark blue header with the ZigBank logo and navigation icons. The main content area is white and contains a form with the following fields:

Edit	
Party Id	000794
Party Name	Rahul Kambale
Details	
File Identifier	FISalary
Description	Domestic Fund Transfer Multiple Credit Multiple Debit
File Template	Domestic Funds Transfer Fixed MDMC
Maximum No Of Records	1000
Partial Processing Tolerance(%)	69
Transaction Type	Domestic Funds Transfer
File Type	FIXED
Format Type	CSV, TXT
Approval Type	<input type="checkbox"/> Record Level <input type="checkbox"/> File Level

At the bottom of the form, there are three buttons: 'Save' (blue), 'Cancel' (grey), and 'Back' (grey). The footer of the page contains the text: 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

5. Edit the required file identifiers. E.g. Description, Maximum Number of Records, and Partial Processing Tolerance, Debit Account Number – if required.

User Interface Details

Field Name	Description
Description	Descriptions corresponding to the file upload code.
Maximum No of Records	Maximum Number of records in the uploaded file.
Partial Processing Tolerance (%)	The partial processing tolerance for a file (in percentage terms) Suppose, the user sets this value at 60% - this implies that if 60% or more, of the records in a file clear the Validation stage, then the file can go for further processing. If less than 60% of the records in a file clear the validation stage, then the file is rejected.

6. Click **Save** to save the modified details.
OR
Click **Back** to navigate to previous screen.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
7. The **File Identifier Maintenance – Edit - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Edit** to make the changes if any.
User is directed to **File Identifier Maintenance – Edit** screen with values in editable form.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
8. The success message of appears along with the transaction reference number and status.
Click **OK** to complete the transaction and navigate back to 'Dashboard'.

FAQs

1. What are the different transaction types, accounting types and file formats supported?

The following table details the different transaction types, accounting types and file formats supported. A file identifier with a specific template is a combination of the parameters below:

Sr No.	Parameter	Types
1	Transaction Type	Internal funds Transfer Domestic Funds Transfer International Funds Transfer Mixed Transfer Payee Files (Internal / Domestic / International Or Mixed Payee Files)
2	Accounting Type	Single Debit, Single Credit (SDSC) Single Debit, Multi Credit (SDMC) Multi Debit, Multi Credit (MDMC)
3	Approval Type	File Level Record Level
4	Format Type	CSV, XML, XLS, XLSX

2. Why do we have different accounting types?

File templates support different accounting types, and business users can use the template that best support their needs. Details with business examples below:

Sr No.	Accounting Type	Business Example	Approval Type
1	Single Debit, Single Credit (SDSC)	A corporate may want to make monthly payments to its various vendors from one central account. So though the debit account is the same across all records, the credit accounts are different and the debit accounting entry is not consolidated.	Record Type or File Type
2	Single Debit, Multi Credit (SDMC)	A corporate may want to make monthly salary payments to all its employees. A single consolidated debit entry is required to be passed, against multiple credits to different accounts.	File Type
3	Multi Debit, Multi Credit (MDMC)	This file format caters to a lot of one to one transfers between two parties for various payments. Organizations that are brokers or intermediaries in trade contracts, may find this format more suitable for their business needs.	Record Type

3. What is the business rationale of having different approval types?

A record type approval, gives more flexibility to the corporate user – in the sense, that even if some records are not validated, the file could still be processed (only those records that have passed validations) and file type approval, gives more control to the corporate user. Since all records in the file have to pass validations, before a file is processed.

4. Who can create File Identifiers for a corporate party?

Only a bank administrator or a corporate administrator with required rights can create file identifiers for a corporate party.

5. What is a 'File Upload Template'?

A template that is used to upload a file is called as file template. It distinguishes one file from another depending on:

- a) Transaction type of the file
- b) Format of the file to be uploaded
- c) Approval type set-up for the file
- d) Accounting type of a payment file

2.2 User File Identifier Mapping

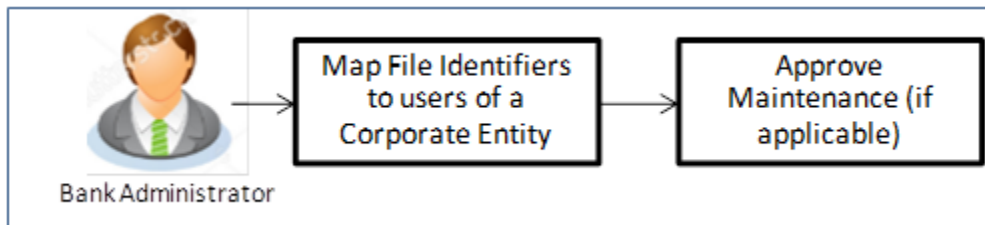
This function can be used by the administrator to map the required file identifier to a specific user or a set of users so that the user can upload and view the required file types.

Prerequisites

- Party Preferences for Corporate
- User Creation
- Party and Account access
- Set up Transaction and account access
- Set up Approval Rules
- File Identifier Maintenance

Features Supported In Application

- Search User File Identifier Mapping
- Create User File Identifier Mapping
- Edit User File Identifier Mapping



How to reach here:

Administrator Dashboard > Toggle Menu > File Upload > User File Identifier Mapping

User File Identifier Mapping

Field Description

Field Name	Description
Party ID	Party ID of the user.
Party Name	Party name corresponding to the party ID.

2.2.1 User File Identifier Mapping - Search

Using this option the administrator can search and view the file identifiers mapped to the user.

To search and view the file identifiers:

1. In the **Party Id** field, enter the party id of the user.
OR
In the **Party Name** field, enter the name of the party.
2. Click **Search**. The **User File Identifier Mapping** screen with search results appears.
OR
Click **Clear** to clear the search parameters.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

User File Identifier Mapping - Search

User File Identifier Mapping

Party ID: 000774
Party Name: Larsen and Toubro Ltd

Users List

Initials	User Details	Number	Mapping
CM	corporate maker corp007	8793414849	✓
CA	corporate approver corp009	8793414849	⚙️
MN	mmm1 nnn mmm@gmail.com	1234567890	⚙️
NG	Nikhil Gala nikhilChecker	9999999999	✓
PG	Prateek Gupta pintlcorp	7631738986	✓
SJ	sparsh jain sparshjain	9463909160	⚙️
SJ	sparsh jain sparshjainchecker	9463909160	⚙️
SK	Shallendra Kadam srkcorp	9869288246	✓

Buttons: Cancel, Back

Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions

Field Description

Field Name Description



Users List


Initials The initials of the user.

User Details The details of the user like user name or user id.

Number Contact number of the user.

Mapping Displays whether the file identifier is mapped to the user.

-  - denotes that the file identifier is mapped to the user
-  - denotes that the file identifier is not mapped to the user.

- Click  against the file identifier record of which you want to view the details. The **User File Identifier Mapping - View** screen appears.
OR
Click **Back** to go back to previous screen.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

User File Identifier Mapping - View

User File Identifier Mapping

View

Party Id: 000774
 Party Name: Larsen and Toubro Ltd
 User Name: Nikhil Gala
 User Id: nikhilChecker

Mapping Summary

<input type="checkbox"/> File Identifier	Transaction Type	Approval Type	Sensitive Data Check
<input checked="" type="checkbox"/> FISalary1 - Domestic File Transfer - Single Debit and Multiple Credit - CSV	Domestic Funds Transfer	File	<input type="checkbox"/>
<input type="checkbox"/> FISalary007 - FI Salary	Domestic Funds Transfer	File	<input type="checkbox"/>
<input type="checkbox"/> InternalPayeeFile - Internal Payee File level	Internal Payee	File	<input type="checkbox"/>
<input type="checkbox"/> InternalPayeeRecord - Internal Payee Record level	Internal Payee	Record	<input type="checkbox"/>
<input type="checkbox"/> MDMCDOMDELABR - MDMC Domestic Delimited Adhoc Bene Record Level Approval	Domestic Funds Transfer	Record	<input type="checkbox"/>
<input type="checkbox"/> MDMCDOMFIXEDABR - MDMC Domestic Fixed Adhoc Bene Record Level Approval	Domestic Funds Transfer	Record	<input type="checkbox"/>
<input type="checkbox"/> MDMCINDELABR - MDMC Internal Delimited Adhoc Bene Record Level App	Internal Funds Transfer	Record	<input type="checkbox"/>
<input type="checkbox"/> MDMCINTFIXEDABR - MDMC Internal FT Fixed Adhoc Bene Record Level	Internal Funds Transfer	Record	<input type="checkbox"/>
<input type="checkbox"/> MDMCINTNLDELABR - MDMC International FT Delimited Record Level Approval	International Funds Transfer	Record	<input type="checkbox"/>
<input type="checkbox"/> MDMCINTNTNLFIXEDABR - MDMC International Fixed Adhoc Bene Record Level Approval	International Funds Transfer	Record	<input type="checkbox"/>
<input type="checkbox"/> MDMCMIXDELABR - MDMC Mixed Delimited Adhoc Bene Record Level Approval	Mixed Payments	Record	<input type="checkbox"/>
<input type="checkbox"/> MDMCMIXFIXEDLENABR - MDMC Mixed Payments Fixed Length Adhoc and Bene Record Level Approval	Mixed Payments	Record	<input type="checkbox"/>
<input type="checkbox"/> MIXEDPAYEEF - MIXEDPAYEEF	Mixed Payee	File	<input type="checkbox"/>
<input type="checkbox"/> MixedPayeeFile - Mixed Payee File level	Mixed Payee	File	<input type="checkbox"/>
<input type="checkbox"/> MIXEDPAYEEr - MIXEDPAYEEr	Mixed Payee	Record	<input type="checkbox"/>
<input type="checkbox"/> MixedPayeeRecord - Mixed Payee record Level	Mixed Payee	Record	<input type="checkbox"/>
<input type="checkbox"/> SDMCDOMDELABF - SDMC Domestic FT Delimited Adhoc Bene File Level Approval	Domestic Funds Transfer	File	<input type="checkbox"/>
<input type="checkbox"/> SDMCINDELABF - SDMC Internal Delimited Adhoc Bene File	Internal Funds Transfer	File	<input type="checkbox"/>
<input type="checkbox"/> SDMCINTRNLDELABF - SDMC International FT Delimited Adhoc Bene File Level Approval	International Funds Transfer	File	<input type="checkbox"/>
<input type="checkbox"/> SDMCMIXDELABF - SDMC MIX FT Delimited Adhoc Bene File Level Approval	Mixed Payments	File	<input type="checkbox"/>
<input type="checkbox"/> SDSCDMDEL - SDSC Domestic Delimited File level	Domestic Funds Transfer	File	<input type="checkbox"/>
<input type="checkbox"/> SDSCDMDELABR - SDSC Domestic Delimited Adhoc Bene Record Level Approval	Domestic Funds Transfer	Record	<input type="checkbox"/>
<input type="checkbox"/> SDSCINDELABR - SDSC Internal Delimited Adhoc Bene Record	Internal Funds Transfer	Record	<input type="checkbox"/>

Edit **Cancel** **Back**


Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions

- Click **Edit** to modify the user file identifier mapping.
 OR
 Click **Back** to navigate to the previous screen.
 OR
 Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

2.2.2 User File Identifier Mapping - Create

Using this option the administrator can map the file identifiers to a user.

To map a user to a file identifier:

1. In the **Party Id** field, enter the party id.
OR
In the **Party Name** field, enter the name of the party.
2. Click **Search**. The **User File Identifier Mapping** screen with search results appears.
OR
Click **Clear** to clear the search parameters.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
3. Click  of file identifier record, to which you want to map the user. The **User File Identifier Mapping** screen appears.

User File Identifier Mapping - Create

☰
ZigBank

🔍
📧 197
🔌 Logout

User File Identifier Mapping

Edit

Party Id: 000774

Party Name: Larsen and Toubro Ltd

User Name: Nikhil Gala

User Id: nikhilChecker

Mapping Summary

File Identifier	Transaction Type	Approval Type	Sensitive Data Check
<input type="checkbox"/> FISalary007 - FI Salary	Domestic Funds Transfer	File	<input type="checkbox"/>
<input type="checkbox"/> FISalary1 - Domestic File Transfer - Single Debit and Multiple Credit - CSV	Domestic Funds Transfer	File	<input type="checkbox"/>
<input type="checkbox"/> InternalPayeeFile - Internal Payee File level	Internal Payee	File	<input type="checkbox"/>
<input type="checkbox"/> InternalPayeeRecord - Internal PayeeRecord level	Internal Payee	Record	<input type="checkbox"/>
<input type="checkbox"/> MDMCDOMDELABR - MDMC Domestic Delimited Adhoc Bene Record Level Approval	Domestic Funds Transfer	Record	<input type="checkbox"/>
<input type="checkbox"/> MDMCDOMFIXEDABR - MDMC Domestic Fixed Adhoc Bene Record Level Approval	Domestic Funds Transfer	Record	<input type="checkbox"/>
<input type="checkbox"/> MDMCINDELABR - MDMC Internal Delimited Adhoc Bene Record Level App	Internal Funds Transfer	Record	<input type="checkbox"/>
<input type="checkbox"/> MDMCINTFIXEDABR - MDMC Internal FT Fixed Adhoc Bene Record Level	Internal Funds Transfer	Record	<input type="checkbox"/>
<input type="checkbox"/> MDMCINTNLDELABR - MDMC International FT Delimited Record Level Approval	International Funds Transfer	Record	<input type="checkbox"/>
<input type="checkbox"/> MDMCINTNTNLFIXEDABR - MDMC International Fixed Adhoc Bene Record Level Approval	International Funds Transfer	Record	<input type="checkbox"/>
<input type="checkbox"/> MDMCMIXDELABR - MDMC Mixed Delimited Adhoc Bene Record Level Approval	Mixed Payments	Record	<input type="checkbox"/>
<input type="checkbox"/> MDMCMIXFIXEDLENABR - MDMC Mixed Payments Fixed Length Adhoc and Bene Record Level Approval	Mixed Payments	Record	<input type="checkbox"/>
<input type="checkbox"/> MIXEDPAYEEF - MIXEDPAYEEF	Mixed Payee	File	<input type="checkbox"/>
<input type="checkbox"/> MixedPayeeFile - Mixed Payee File level	Mixed Payee	File	<input type="checkbox"/>
<input type="checkbox"/> MIXEDPAYEEr - MIXEDPAYEEr	Mixed Payee	Record	<input type="checkbox"/>
<input type="checkbox"/> MixedPayeeRecord - Mixed Payee record Level	Mixed Payee	Record	<input type="checkbox"/>
<input type="checkbox"/> SDMCDOMDELABF - SDMC Domestic FT Delimited Adhoc Bene File Level Approval	Domestic Funds Transfer	File	<input type="checkbox"/>
<input type="checkbox"/> SDMCINDELABF - SDMC Internal Delimited Adhoc Bene File	Internal Funds Transfer	File	<input type="checkbox"/>
<input type="checkbox"/> SDMCINTRNLDELABF - SDMC International FT Delimited Adhoc Bene File Level Approval	International Funds Transfer	File	<input type="checkbox"/>
<input type="checkbox"/> SDMCMIXDELABF - SDMC MIX FT Delimited Adhoc Bene File Level Approval	Mixed Payments	File	<input type="checkbox"/>
<input type="checkbox"/> SDSCDMDEL - SDSC Domestic Delimited File level	Domestic Funds Transfer	File	<input type="checkbox"/>
<input type="checkbox"/> SDSCDMDELABR - SDSC Domestic Delimited Adhoc Bene Record Level Approval	Domestic Funds Transfer	Record	<input type="checkbox"/>
<input type="checkbox"/> SDSCINDELABR - SDSC Internal Delimited Adhoc Bene Record	Internal Funds Transfer	Record	<input type="checkbox"/>

Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions

Field Description

Field Name	Description
------------	-------------

Party ID	Party ID of the user
-----------------	----------------------

Party Name	Party name corresponding to the party ID.
-------------------	---

User Name	User name.
------------------	------------

User Id	User id of the user.
----------------	----------------------

Field Name	Description
------------	-------------

Mapping Summary

File Identifier Unique code assigned to the uploaded file.

Transaction Type Type of transaction:
The Transaction type could be:

- Internal funds Transfer,
- Domestic Funds Transfer,
- International Funds Transfer,
- Mixed Transfer
- Internal / Domestic / International / Mixed Payees

Approval Type The approval type is at file level or record level.

- File Level - The approver accepts or rejects the entire file, and all records are either processed or rejected
- Record Level - The approver could approve some records, and rejects others. Payments are processed only for approved records


Sensitive Date Check If selected, the users are barred from viewing the contents of the file.

-
4. In the **Mapping Summary** section, select the file identifier which you want to map to the user.
 5. Check / Uncheck the **Sensitive Data** check field, to enable / disable access to the contents of the file.
 6. Click **Save**.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
OR
Click **Back** to navigate to the previous screen.
 7. The **User File Identifier Mapping - Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Edit** to make the changes if any. User is directed to **User File Identifier Mapping – Create** screen with values in editable form.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
 8. The success message appears along with the transaction reference number and status of the transaction.
Click **OK** to complete the transaction and navigate back to 'Dashboard'.

2.2.3 User File Identifier Mapping - Edit

Using this option the administrator can edit and update mapping of a file identifier, to a user

To Edit a User File Identifier Mapping:

1. In the **Party Id** field, enter the party id of the user.
OR
In the **Party Name** field, enter the name of the party.
2. Click **Search**. The **User File Identifier Mapping** screen with search results appears.
OR
Click **Clear** to clear the search parameters.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
3. Click  against the file identifier record for which you want to view the details. The **User File Identifier Mapping - View** screen appears.
4. Click **Edit**. The **User File Identifier Mapping - Edit** screen appears

User File Identifier Mapping - Edit

Edit

Party Id: 000774
 Party Name: Larsen and Toubro Ltd
 User Name: Nikhil Gala
 User Id: nikhilChecker

Mapping Summary

<input type="checkbox"/> File Identifier	Transaction Type	Approval Type	Sensitive Data Check
<input checked="" type="checkbox"/> FISalary007 - FI Salary	Domestic Funds Transfer	File	<input type="checkbox"/>
<input checked="" type="checkbox"/> FISalary1 - Domestic File Transfer - Single Debit and Multiple Credit - CSV	Domestic Funds Transfer	File	<input type="checkbox"/>
<input type="checkbox"/> InternalPayeeFile - Internal Payee File level	Internal Payee	File	<input type="checkbox"/>
<input type="checkbox"/> InternalPayeeRecord - Internal Payee Record level	Internal Payee	Record	<input type="checkbox"/>
<input type="checkbox"/> MDMCDOMDELABR - MDMC Domestic Delimited Adhoc Bene Record Level Approval	Domestic Funds Transfer	Record	<input type="checkbox"/>
<input type="checkbox"/> MDMCDOMFIXEDABR - MDMC Domestic Fixed Adhoc Bene Record Level Approval	Domestic Funds Transfer	Record	<input type="checkbox"/>
<input type="checkbox"/> MDMCINDELABR - MDMC Internal Delimited Adhoc Bene Record Level App	Internal Funds Transfer	Record	<input type="checkbox"/>
<input type="checkbox"/> MDMCINTFIXEDABR - MDMC Internal FT Fixed Adhoc Bene Record Level	Internal Funds Transfer	Record	<input type="checkbox"/>
<input type="checkbox"/> MDMCINTNLDELABR - MDMC International FT Delimited Record Level Approval	International Funds Transfer	Record	<input type="checkbox"/>
<input type="checkbox"/> MDMCINTNTNLFIXEDABR - MDMC International Fixed Adhoc Bene Record Level Approval	International Funds Transfer	Record	<input type="checkbox"/>
<input type="checkbox"/> MDMCMIXDELABR - MDMC Mixed Delimited Adhoc Bene Record Level Approval	Mixed Payments	Record	<input type="checkbox"/>
<input type="checkbox"/> MDMCMIXFIXEDLENABR - MDMC Mixed Payments Fixed Length Adhoc and Bene Record Level Approval	Mixed Payments	Record	<input type="checkbox"/>
<input type="checkbox"/> MIXEDPAYEEF - MIXEDPAYEEF	Mixed Payee	File	<input type="checkbox"/>
<input type="checkbox"/> MixedPayeeFile - Mixed Payee File level	Mixed Payee	File	<input type="checkbox"/>
<input type="checkbox"/> MIXEDPAYEEr - MIXEDPAYEEr	Mixed Payee	Record	<input type="checkbox"/>
<input type="checkbox"/> MixedPayeeRecord - Mixed Payee record Level	Mixed Payee	Record	<input type="checkbox"/>
<input type="checkbox"/> SDMCDOMDELABF - SDMC Domestic FT Delimited Adhoc Bene File Level Approval	Domestic Funds Transfer	File	<input type="checkbox"/>
<input type="checkbox"/> SDMCINDELABF - SDMC Internal Delimited Adhoc Bene File	Internal Funds Transfer	File	<input type="checkbox"/>
<input type="checkbox"/> SDMCINTRNLDELABF - SDMC International FT Delimited Adhoc Bene File Level Approval	International Funds Transfer	File	<input type="checkbox"/>
<input type="checkbox"/> SDMCMIXDELABF - SDMC MIX FT Delimited Adhoc Bene File Level Approval	Mixed Payments	File	<input type="checkbox"/>
<input type="checkbox"/> SDSCDMDEL - SDSC Domestic Delimited File level	Domestic Funds Transfer	File	<input type="checkbox"/>
<input type="checkbox"/> SDSCDMDELABR - SDSC Domestic Delimited Adhoc Bene Record Level Approval	Domestic Funds Transfer	Record	<input type="checkbox"/>
<input type="checkbox"/> SDSCINDELABR - SDSC Internal Delimited Adhoc Bene Record	Internal Funds Transfer	Record	<input type="checkbox"/>

Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions

- View the details of File Identifier mapping already saved. Select or de-select the File Identifier record to map / un-map a File Identifier to a user.
- Check / Uncheck the Sensitive Data Check, to enable / disable the complete access to file content.
- Click **Save** to save the modified details.
OR
Click **Back** to navigate to previous screen.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
- The **User File Identifier Mapping - Review** screen appears. Verify the details, and click **Confirm**.

OR

Click **Edit** to make the changes if any.

User is directed to User -File Identifier- Mapping – Edit screen with values in editable form.

OR

Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

9. The success message appears along with the transaction reference number and status of the transaction.
Click **OK** to complete the transaction and navigate back to 'Dashboard'.

FAQs

1. **Can all users of a particular corporate access all file types, mapped to the corporate?**

User/s has to be mapped to file identifiers to be able to access files. For example, only the user/s of Human Resource Department of a corporate may have access to upload / view and enquire status of salary files.

Mapping File Identifier's to users thus enables access of certain types of file/s to certain user/s.

2. **If a user is mapped to a File Identifier and he has uploaded a file – but after this, he is no longer mapped to the File Identifier – can he view the status of the file?**

No, the user will not be able to view the status of the file, if he is not mapped to it, at the point in time when he is checking for the status.

3. File Upload Servicing

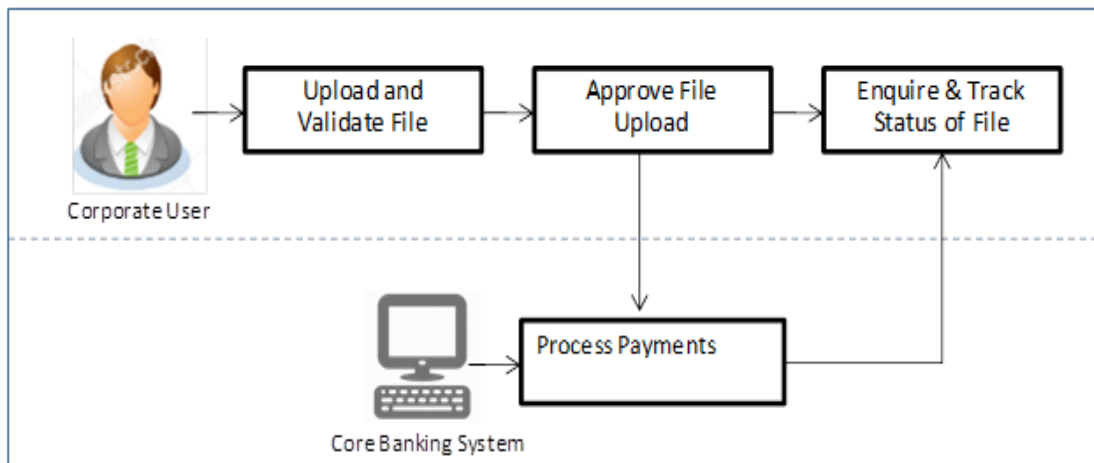
File Upload Servicing module allows a corporate user to upload files, approve the uploaded file and view its status.

Prerequisites

- Party Preferences for Corporate
- User Creation
- Party and Account access
- Set up Transaction and account access
- Set up Approval Rules
- File Identifier Maintenance
- User – File Identifier Mapping

Features Supported In Application

- Upload a File
- Approve a File (File Authorization)
- View Uploaded File & its Status (Uploaded File Inquiry)
- Access Error file (if any)
- Access Response File



3.1 File Upload

This option allows the corporate user to upload files containing multiple payments.

While files are managed entirely within the File Uploads module, the payments are queued in the Core Banking system, once submitted.

How to reach here:

Corporate Dashboard > Toggle Menu > File Upload > File Upload
OR

Corporate Dashboard > Quick Links > File Upload

File Upload

Field Description

Field Name	Description
File Identifier	File identifier created earlier in order to identify the file.
File Name	Browse and select the file to be uploaded.

To upload a file:

1. From the **File Identifier** list, select the file identifier.
The file identifier details appear.
2. In the **File Name** field, select the file to be uploaded.

File Upload

The screenshot shows the ZigBank File Upload interface. The header includes the ZigBank logo and navigation icons. The main content area is titled "File Upload" and contains several fields: "File Identifier" (FISalary1 - Domestic File Transfer - Single Debit and Multiple Credit - CSV), "Transaction Type" (Domestic Funds Transfer), "File Format Type" (CSV), "Approval Type" (File Level), and "Accounting Type" (Single Debit Multiple Credit). The "File Name" field contains "DMSDMC.txt". At the bottom of the form are "Upload" and "Cancel" buttons. A footer contains copyright information for ZigBank Ltd.

Field Description

Field Name	Description
File Identifier	File identifier created earlier in order to identify the file.
Transaction Type	Transaction type of the file upload. The transaction type could be: <ul style="list-style-type: none"> • Internal Funds Transfer • Domestic Funds Transfer • International Funds Transfer • Mixed Transfers • Internal Payee • Domestic Payee • International Payee • Mixed Payee
File Format Type	Format of the file. The file format could be: <ul style="list-style-type: none"> • CSV • XML • XLS • XLSX

Field Name	Description
Approval Type	Approval level of the file. The approval could be: <ul style="list-style-type: none"> Record Level: In record type approval, the approver can approve some records (in a file), and reject others. Only approved records are processed. File Level: In a file type approval, the approver accepts or rejects the entire file, and all records are either processed or rejected.
Accounting Type	Accounting type of the file.
File Name	Name of the file which is uploaded.

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

FAQs

1. What are the different file formats that can be uploaded?

The file upload formats supported are:

CSV
XML
XLS
XLSX

2. Can a file upload fail, before generating a File Reference Number?

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

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

3.2 Uploaded Files Inquiry

Through this option the user can view the files uploaded by the corporate user (only those files that the user has access to) and their status.

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

Note: The landing screen displays all the files that are uploaded today.

How to reach here:

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

Corporate Dashboard > Quick Links > Uploaded File Inquiry

Uploaded File Inquiry

The screenshot displays the 'Uploaded Files Inquiry' page in the ZigBank system. The page header includes the ZigBank logo and navigation icons. The main content area is titled 'Uploaded Files Inquiry' and features a search bar. Below the search bar is a table with the following data:


Upload Details	Type	File Identifier	File Name	File Reference Id	File Status
05 Jul 2:32 PM	Domestic Funds Transfer	FISalary1-Domestic File Transfer - Single Debit and Multiple Credit - CSV	DMSDMC.txt	050708166062	Error

Below the table, there is a pagination control showing 'Page 1 of 1 (1 of 1 items)' and navigation arrows. A 'Cancel' button is located at the bottom left of the table area. The footer of the page contains the text: 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

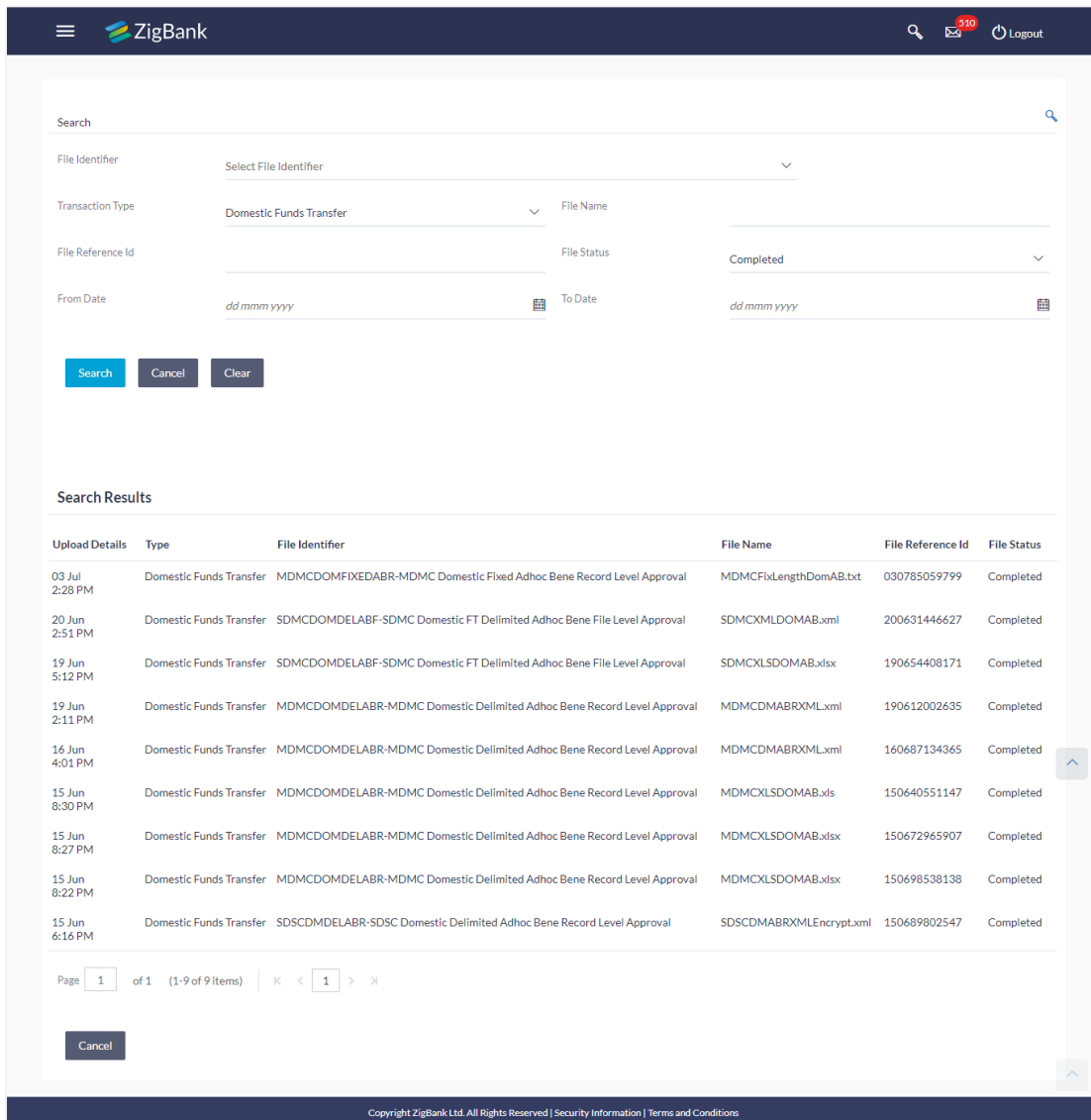
3.2.1 Uploaded File Inquiry – Search

Using this option, corporate users can search and view details of the uploaded files.

To search and view uploaded files

1. Click  to expand the search criteria.
The search section appears.
2. Enter the appropriate search criteria.
3. Click **Search**. The search results appear on the **Uploaded File Inquiry** screen based on the search parameters.
OR
Click **Clear** to reset the search criteria.
OR
Click **Cancel** to close the search panel.

Uploaded File Inquiry - Search



The screenshot displays the 'Uploaded File Inquiry - Search' interface. At the top, there is a search panel with the following fields:

- File Identifier:** Select File Identifier (dropdown)
- Transaction Type:** Domestic Funds Transfer (dropdown)
- File Reference Id:** (text input)
- File Status:** Completed (dropdown)
- From Date:** dd mmm yyyy (calendar icon)
- To Date:** dd mmm yyyy (calendar icon)

Buttons for **Search**, **Cancel**, and **Clear** are located below the search panel.

Search Results

Upload Details	Type	File Identifier	File Name	File Reference Id	File Status
03 Jul 2:28 PM	Domestic Funds Transfer	MDMCDOMFIXEDABR-MDMC Domestic Fixed Adhoc Bene Record Level Approval	MDMCFixLengthDomAB.txt	030785059799	Completed
20 Jun 2:51 PM	Domestic Funds Transfer	SDMCDOMDELABF-SDMC Domestic FT Delimited Adhoc Bene File Level Approval	SDMCXMLDOMAB.xml	200631446627	Completed
19 Jun 5:12 PM	Domestic Funds Transfer	SDMCDOMDELABF-SDMC Domestic FT Delimited Adhoc Bene File Level Approval	SDMCXLSDOMAB.xlsx	190654408171	Completed
19 Jun 2:11 PM	Domestic Funds Transfer	MDMCDOMDELABR-MDMC Domestic Delimited Adhoc Bene Record Level Approval	MDMCDMABRXML.xml	190612002635	Completed
16 Jun 4:01 PM	Domestic Funds Transfer	MDMCDOMDELABR-MDMC Domestic Delimited Adhoc Bene Record Level Approval	MDMCDMABRXML.xml	160687134365	Completed
15 Jun 8:30 PM	Domestic Funds Transfer	MDMCDOMDELABR-MDMC Domestic Delimited Adhoc Bene Record Level Approval	MDMCXLSDOMAB.xls	150640551147	Completed
15 Jun 8:27 PM	Domestic Funds Transfer	MDMCDOMDELABR-MDMC Domestic Delimited Adhoc Bene Record Level Approval	MDMCXLSDOMAB.xlsx	150672965907	Completed
15 Jun 8:22 PM	Domestic Funds Transfer	MDMCDOMDELABR-MDMC Domestic Delimited Adhoc Bene Record Level Approval	MDMCXLSDOMAB.xlsx	150698538138	Completed
15 Jun 6:16 PM	Domestic Funds Transfer	SDSCDMDELABR-SDSC Domestic Delimited Adhoc Bene Record Level Approval	SDSCDMABRXMLEncrypt.xml	150689802547	Completed

Page 1 of 1 (1-9 of 9 items) | < 1 >

Cancel

Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions

Field Description

Field Name	Description
Search	
File Identifier	Unique code/ name assigned for the party preferences for handling of files.
Transaction Type	Transaction type associated with the file.
File Name	File name of the uploaded file.
File Reference ID	The file reference number which was generated while uploading the file.
File Status	Status of the file uploads.
From Date	From Date, to search for an uploaded file, in the specified date range.
To Date	To Date, to search for an uploaded file, in the specified date range.
Search Results	
Upload Details	File upload date and time.
Type	Transaction type of file uploaded
File Identifier	File identifier selected while uploading the file.
File Name	Name of the uploaded file.
File Reference ID	The file reference number generated after the file was uploaded.

Field Name	Description
File Status	<p>Status of the uploaded file.</p> <p>The file status could be:</p> <ul style="list-style-type: none"> • Uploaded: File Uploaded and file reference number is generated • Verified: File has been pre-processed and authorization checks done (limit + account access check). File is now Pending Approval • Error: File has been pre-processed and contains error. The end of the life cycle of the file (File Level).The user can download the error file at this stage. • Approval in Progress: File has been partially approved. File will be available for further approvals. • Rejected: File has been rejected (File level). The end of the life cycle of the file. • Approved: File has been fully approved. • Completed: File is completely processed. The user can download a response file at this stage.

4. Click the respective file to view the details. The **Uploaded File Inquiry - File Details** screen appears.

File Details

The screenshot displays the ZigBank File Upload Servicing interface. At the top, there is a navigation bar with the ZigBank logo, a search icon, a notification icon with '312', and a Logout button. Below the navigation bar is the 'Uploaded Files Inquiry' section. The 'File Details' section shows the following information:

File Name	SDMCXMLDOMAB.xml	Transaction Type	Domestic Funds Transfer
File Reference Id	200631446627	Number of Records	3
File Status	Completed	Transaction Reference Id	20060B85CB11
Response File Download	Download		



The 'File Workflow' section shows a timeline of the file's processing:

- Uploaded:** 20 Jun 02:51:42
- Verified:** 20 Jun 02:51:44 (Verified(3), InError(0))
- Approved:** 20 Jun 02:51:45 (Pending(0), Approved(3), Rejected(0), Error(0))
- Processing In Progress:** 20 Jun 02:55:00 (Process(3), Error(0))
- Completed:** 20 Jun 03:00:00 (Complete(3), Fail(0))

The 'Record List' section shows a table of records:

Value Date	Debit Account No	Amount	Credit Account Details	Type	Record Status
03 Feb 2014	AT30007740011	£100.00	Domestic Adhoc Bene AT30007740022	Domestic Funds Transfer	Completed
03 Feb 2014	AT30007740011	£200.00	Domestic Adhoc Bene AT30007740022	Domestic Funds Transfer	Completed
03 Feb 2014	AT30007740011	£300.00	Oberyn Martell 8495051111GTY	Domestic Funds Transfer	Completed

At the bottom of the record list, there is a pagination control showing 'Page 1 of 1 (1-3 of 3 items)' and a 'Back' button. The footer of the interface contains the text: 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

- In the **File Name** field, click  to download the originally uploaded file.
In the **Response File Download** field click  to download the response file.
- Click **Back** to navigate to the previous screen.

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

FAQs

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

The following are the validations performed on an uploaded file by OBDX and then finally by the Host, before file is processed.

Sr No	Events	Applicable to	Checks
1	On File Upload	All Files	File contents should not match an already uploaded file
2	On File Upload	All Files	File should not exceed the Maximum Size limit
3	On File Upload	All Files	The File Extension type should be the ones permitted viz., xml, xls, xlsx, csv
4	On File Upload	All Files	The file should not be Malicious
5	At Pre-Processing	All Files	The format for all fields, should be as templated viz., Date, Currency in accordance with ISO standards, CIF- numeric, account number-alphanumeric etc.
6	At Pre-Processing	All Files	The CIF should be valid, should exist
7	File At Pre-Processing	All Files	CIF and Debit account should belong to each other
8	At Pre-Processing	All Files	User should have access to Debit Account
9	At Pre-Processing	All Files	Debit account should not be in closed status
10	At Pre-Processing	All Files	Transaction Limits are not violated at user level
11	At Pre-Processing	All Files	Payment date should not be in the past
12	At Pre-Processing	All Files	Payment date should not be a holiday as per the host calendar maintenance
13	At Pre-Processing	All Files	Debit account should be a CASA account, not loan or TD
14	At Pre-Processing	All Files	Debit currency in the file, should match the currency of the CASA account
15	At Pre-Processing	Internal Files	Transaction currency should match either the debit or credit CASA

Sr No	Events	Applicable to	Checks
16	At Pre-Processing	Internal Files	The Credit Account should be a CASA account, not loan or TD
17	At Pre-Processing	All SDSC and SDMC files	A file with multiple records, should have the same debit account
18	At Pre-Processing	Internal Ad hoc	The Purpose of remittance should be valid
19	At Pre-Processing	Domestic Files	The NEFT / RTGS code should be valid
20	At Approval	All Files	Cumulative limits should not be violated either for the Approver and the Party
21	Validations in Core	All Files	The Debit account should have sufficient balance
22	Validations in Core	All Files	Debit account should not be in dormant status
23	Validations in Core	All Files	Debit account should not be in debit block status
24	Validations in Core	Internal Files	The Credit CASA account should not be closed
25	Validations in Core	Internal Files	There should not be a Credit Block on the CASA account
26	Validations in Core	International Files	The BIC / SWIFT code should be valid, as per the BIC / Clearing directory as maintained in the host system

2. If a file uploaded is a payments file, and has a status, 'Completed', does that mean all payments are processed?

No, a file may be in the completed status, but it is possible that not all payments in the file have been processed, due to failure of validations in the host system. All such instances will be recorded in the response file, which the user can view, and download.

3. If a payment file is in the approved status, does it mean that all the records are successfully processed?

No, the file still has to successfully pass validations in the host system, before records are processed.

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

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

Files with a File Type approval – will be rejected, outside of the transaction working window

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

5. What is the impact of limits on processing of File Upload transactions?

File uploads transaction, will utilize limits depending on if the transfer is an internal, domestic, or international funds transfer.

Further, for domestic funds transfer – limits are defined for each network – NEFT, RTGS and IMPS. Limits will be checked at the pre-processing's stage for file uploads.

6. Does this functionality solely cater to bulk payment transactions?

No, File uploads is used for bulk payment transactions and to add payees. Internal, domestic or international payees can be added through the file upload functionality.

7. After a file is successfully uploaded, is the user provided notifications on its status?

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

3.3 File Approval

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

- File Type
- Record Type

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

How to reach here:

Approver Dashboard > Pending for Approvals

3.3.1 File Approval

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

To approve / reject a file:

1. In the **Pending for Approval** section, click the **Bulk File** tab. All the uploaded files that require approval appears.

Bulk File Approve / Reject

Pending For Approvals (9)

8 Financial 1 Non Financial

6 2 0 0

Accounts Financial Payments Bulk File Bulk Record

Approve Reject

Date	Description	Account Details	Amount	Initiated By	Reference No	Status
27 Jun 7:36 PM	Redeem TD	xxxxxxxxxxxx0058	£1,000.00	Sandesh Jinghan	270680A09DED	In Progress
27 Jun 8:55 PM	Redeem TD	xxxxxxxxxxxx0058	£1,000.00	Sandesh Jinghan	2706933A3B22	In Progress
28 Jun 4:02 PM	Redeem TD	xxxxxxxxxxxx0058	£1,000.00	Sandesh Jinghan	280688A0E498	In Progress
29 Jun 12:13 PM	Redeem TD	xxxxxxxxxxxx0058	£500.00	Sandesh Jinghan	2906F170DBFO	In Progress
30 Jun 10:04 PM	Redeem TD	xxxxxxxxxxxx0058	£10,000.00	Sandesh Jinghan	3006D9248422	In Progress
05 Jul 12:29 PM	New Deposit	xxxxxxxxxxxx0025	\$2,000.00	Sandesh Jinghan	0507E44777EE	In Progress

Page 1 of 1 (1-6 of 6 items) | < 1 >

2. Select the multiple files, and Click **Approve** to approve the transactions.
OR
Click the link under the **Reference No** column. The **File Details** screen appears.
3. If you click **Approve**, the **Financial / Non Financial Transaction Approval** screen appears.
 - a. Enter the remarks for approval. Click **Approve**.
Transaction successfully approved message appears.
OR

If you click **Reject**, the **Financial / Non Financial Transaction Approval** screen appears.

 - a. Enter the remarks for rejection. Click **Reject**.
Transaction successfully rejected message appears.

3.3.2 Record Level Approval

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

To approve / reject a record in file:

1. In the **Pending for Approval** section, click the **Bulk Record** tab. All the uploaded files that require approval appears.

Bulk Record Approve / Reject

The screenshot displays the 'Pending For Approvals (9)' section in the ZigBank interface. It features a summary bar with '8 Financial' and '1 Non Financial' items. Below this, there are tabs for 'Accounts Financial', 'Payments', 'Bulk File', and 'Bulk Record'. The 'Bulk Record' tab is active, showing a table of transactions. The table has columns for Date, Description, Account Details, Amount, Initiated By, Reference No, and Status. The first row is selected, and the 'Approve' button is highlighted. The page shows 6 financial and 2 non-financial items.

Date	Description	Account Details	Amount	Initiated By	Reference No	Status
27 Jun 7:36 PM	Redeem TD	xxxxxxxxxxxx0058	£1,000.00	Sandesh Jingham	270680A09DED	In Progress
27 Jun 8:55 PM	Redeem TD	xxxxxxxxxxxx0058	£1,000.00	Sandesh Jingham	2706933A3B22	In Progress
28 Jun 4:02 PM	Redeem TD	xxxxxxxxxxxx0058	£1,000.00	Sandesh Jingham	28068BA0E498	In Progress
29 Jun 12:13 PM	Redeem TD	xxxxxxxxxxxx0058	£500.00	Sandesh Jingham	2906F170DBF0	In Progress
30 Jun 10:04 PM	Redeem TD	xxxxxxxxxxxx0058	£10,000.00	Sandesh Jingham	3006D9248422	In Progress
05 Jul 12:29 PM	New Deposit	xxxxxxxxxxxx0025	\$2,000.00	Sandesh Jingham	0507E44777EE	In Progress

2. Select a file that is to be approved and click the **Reference No** link. The **Record Approval** screen appears.

Record Approval - File Details

Bulk Record Approval

File Name	MDMCDMABRXML.xml	Purpose Of Remittance	PENS
Record Ref No	190636168651000001	Record Status	Verified
Transaction Reference Id	1906F2F1F622		

Debit Details

Debit Party Id	000774	Debit Account Currency	GBP
Debit Account No	AT30007740055	Debit Account Branch	AT3
Debit Narrative	DRdomestic01		

Credit Details

Payee Name	Roose	Value Date	03 Feb 2014
Credit Account No	56848UIDUTY11		
Payment Amount	459.81	Payment Currency	INR
Payment Mode	NEFT	Clearing Code	HDFC0000017
Credit Narrative	CRdomestic01		

Transaction Journey

```

graph LR
    Initiate((Initiate)) --> Approve((Approve))
    Approve --> Process((Process))
  
```

Prateek Gupta
19 Jun 03:29 PM

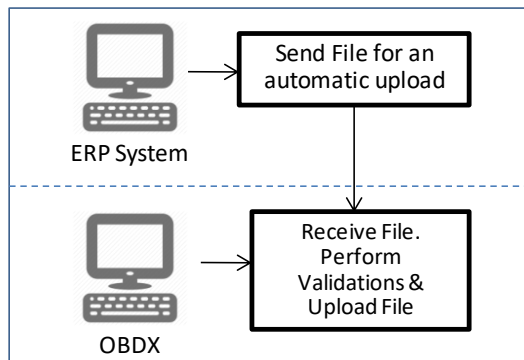
3. Click **Approve** to approve the transaction.
The **Financial / Non Financial Transaction Approval** screen appears.
 - a. Enter the remarks for approval. Click **Approve**.
Transaction successfully approved message appears.
OR
Click **Reject** to reject the transaction.
The **Financial / Non Financial Transaction Approval** screen appears.
 - a. Enter the remarks for rejection. Click **Reject**.
Transaction successfully rejected message appears.

Note: To approve / reject bulk record, select the multiple check boxes, and then click approve / reject.

4. Server to Server Functionality

The Server to Server functionality available for Corporate Users allows Corporate Customers, with File Uploads functionality, to integrate their ERP Systems with Bank for processing bulk files.

Workflow



Prerequisites

- The corporate customers have to integrate their ERP systems with OBDX for Bulk Processing of payment files.
- The corporate user has access to the transaction and account, and is mapped to the File Identifier (FI)

Functionality

1. Run the utility (JAR file) – which is either part of ERP system or the interface between ERP system & OBDX
2. The components of the JAR file include –
 - a. Username and password of the corporate user with File Upload access
 - b. File Identifier of the file to be uploaded
 - c. Path of the file (location of the file where it is saved)
3. OBDX performs validations on the incoming file & throws errors viz.,
 - a. Incorrect Username and password
 - b. File not found
 - c. FI not mapped to the user
4. If JAR file passes validations – the file is run through checks to see if it is fit for upload
5. If the file is not malicious, is in the file format supported, within the permissible size limit, is not empty etc., It is uploaded on OBDX
6. File Reference Number is generated.
7. Track the status, progress and completion of file as usual.