Oracle Banking Digital Experience

Corporate File Upload User Manual
Release 17.2.0.0.0

Part No. E88573-01

July 2017

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/

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 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

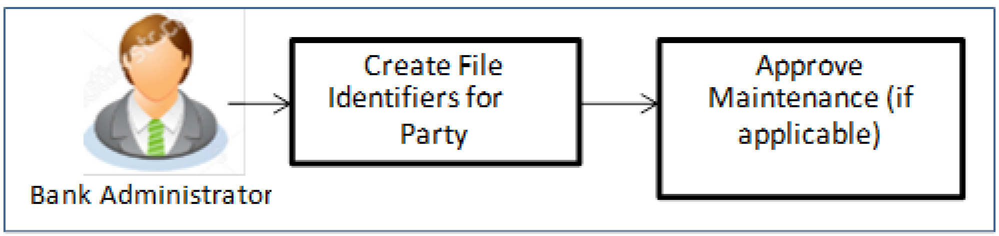
Bank Administrator can create file identifiers (FI) for a party. This enables the corporate to process file uploads. A File Identifier is always mapped to a specific file template. It permits configuration of party preferences like approval type (file level / record level) for a particular type of file.

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

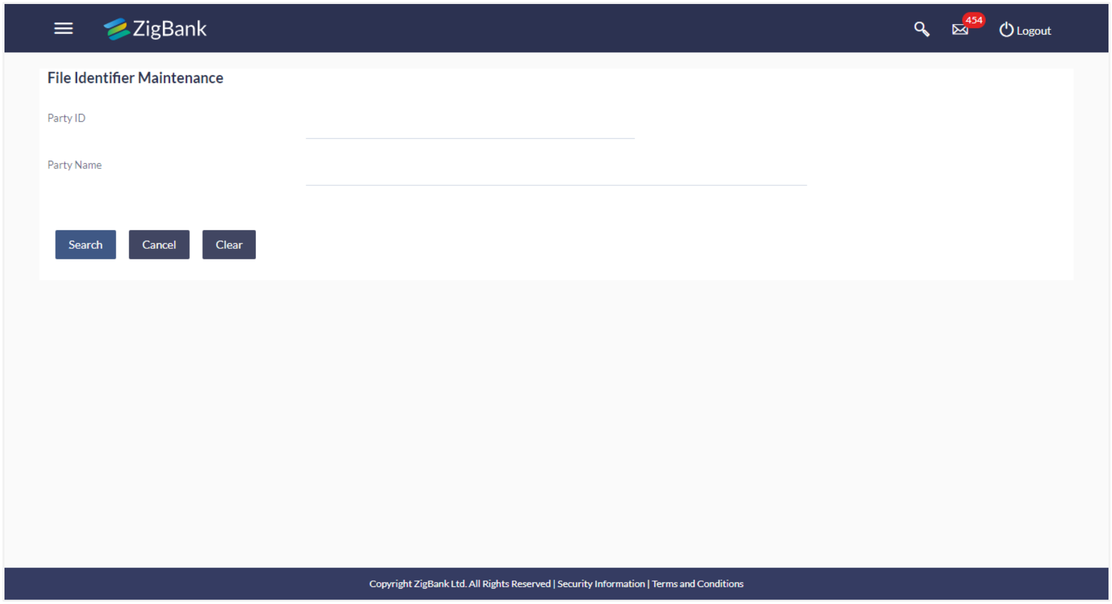
- Search File Identifier
- Create File Identifier
- Edit File Identifier



How to reach here:

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

File Identifier Maintenance



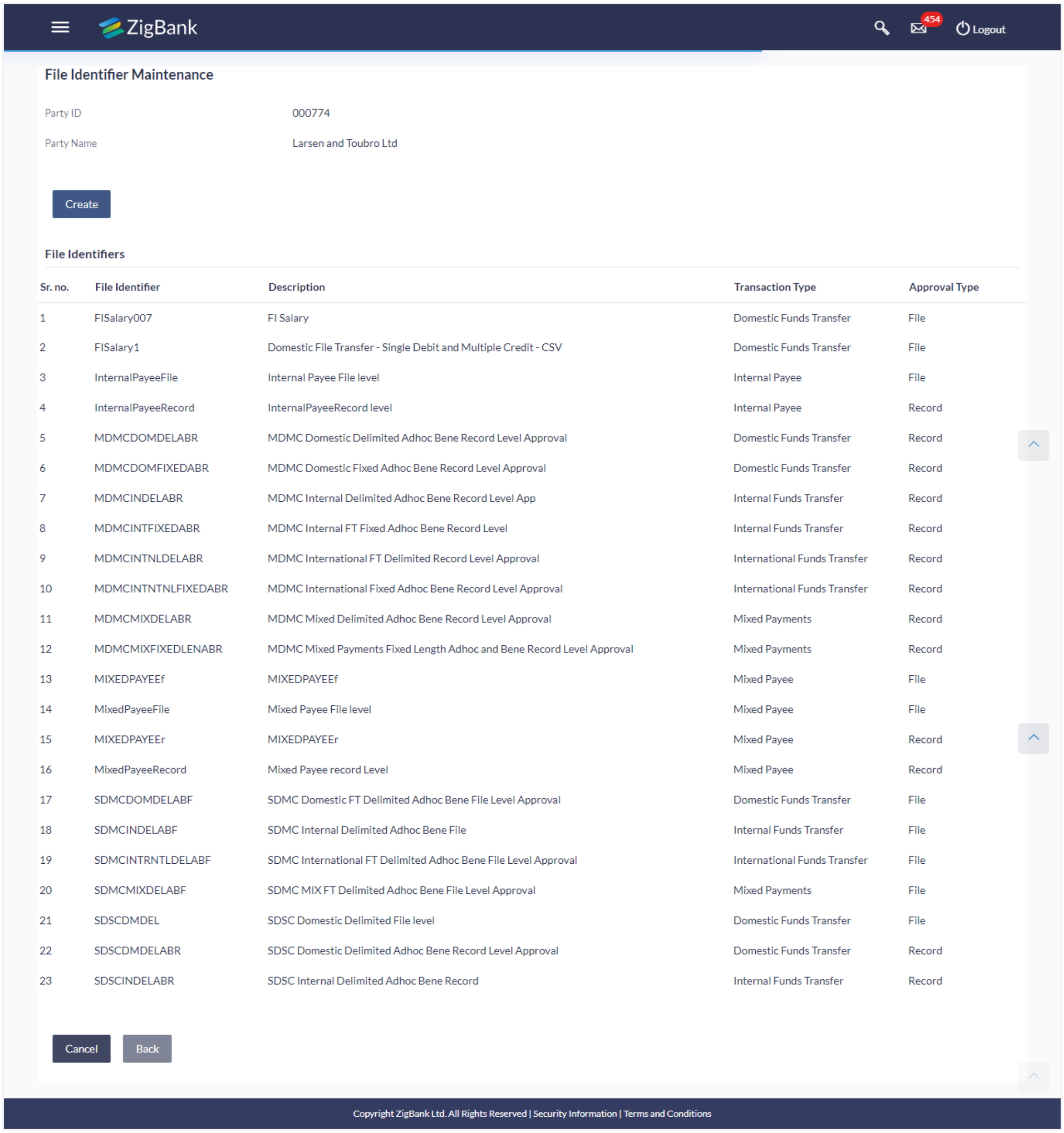
2.1.2 File Identifier Maintenance – Search / View

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



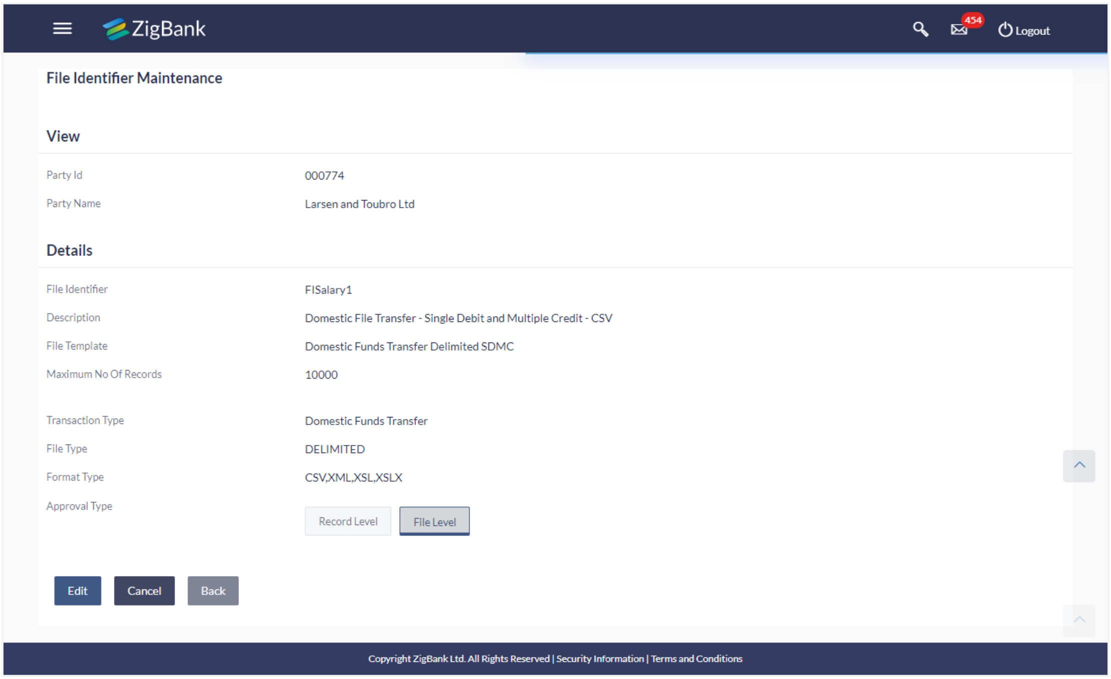
Field Description

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: • 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



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'.

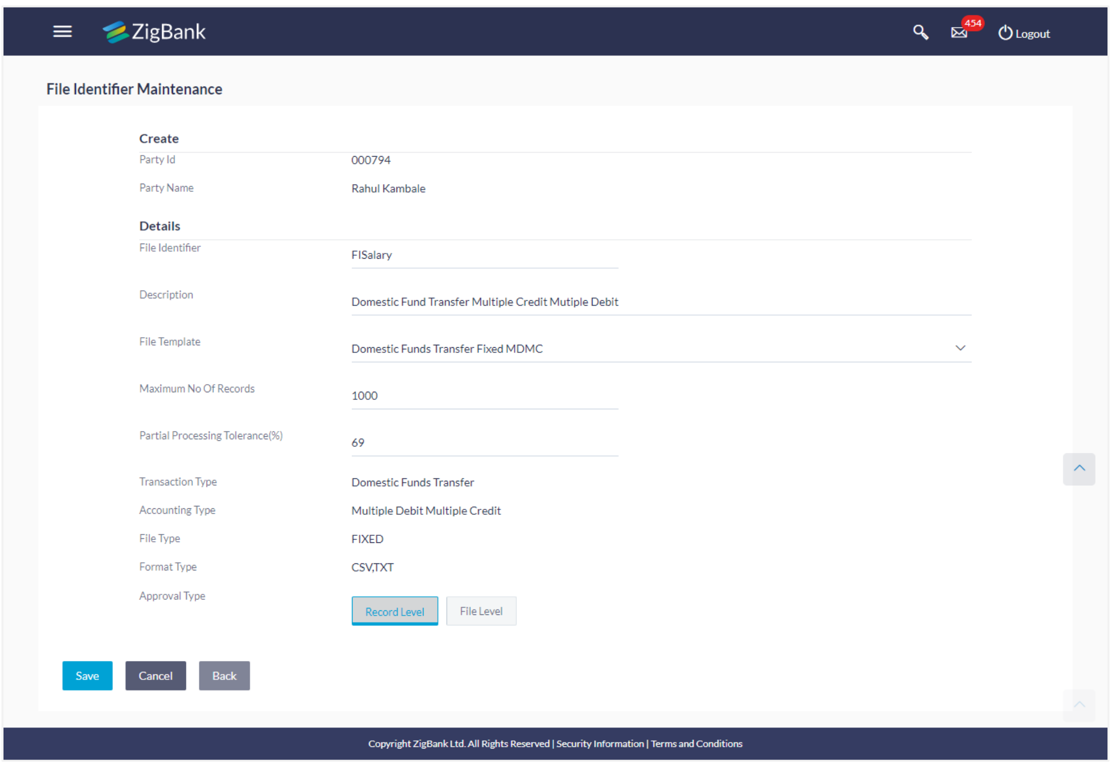
2.1.3 File Identifier Maintenance - Create

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



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	Predefined file templates. Few examples of file templates are: • 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 (%)	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. *This field will be displayed only when approval is Record Type*
Debit Account Number	Account number of the account to be debited. This field appears if you select **Internal Fund Transfer Delimited SDSC with AccctId defined at FI level, Internal Fund Transfer Delimited SDMC with AccctId defined at FI level** and **Domestic Fund Transfer Delimited SDSC with AccctId defined at FI level**
Transaction Type	Type of transaction: The Transaction type could be: • 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: • 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. • 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 AccctId at FI level** or **Internal Fund Transfer Delimited SDSC with AccctId at FI level, Internal Fund Transfer Delimited SDMC with AccctId at FI level** or **Doemstic Fund Transfer Delimited SDSC with AccctId 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'.

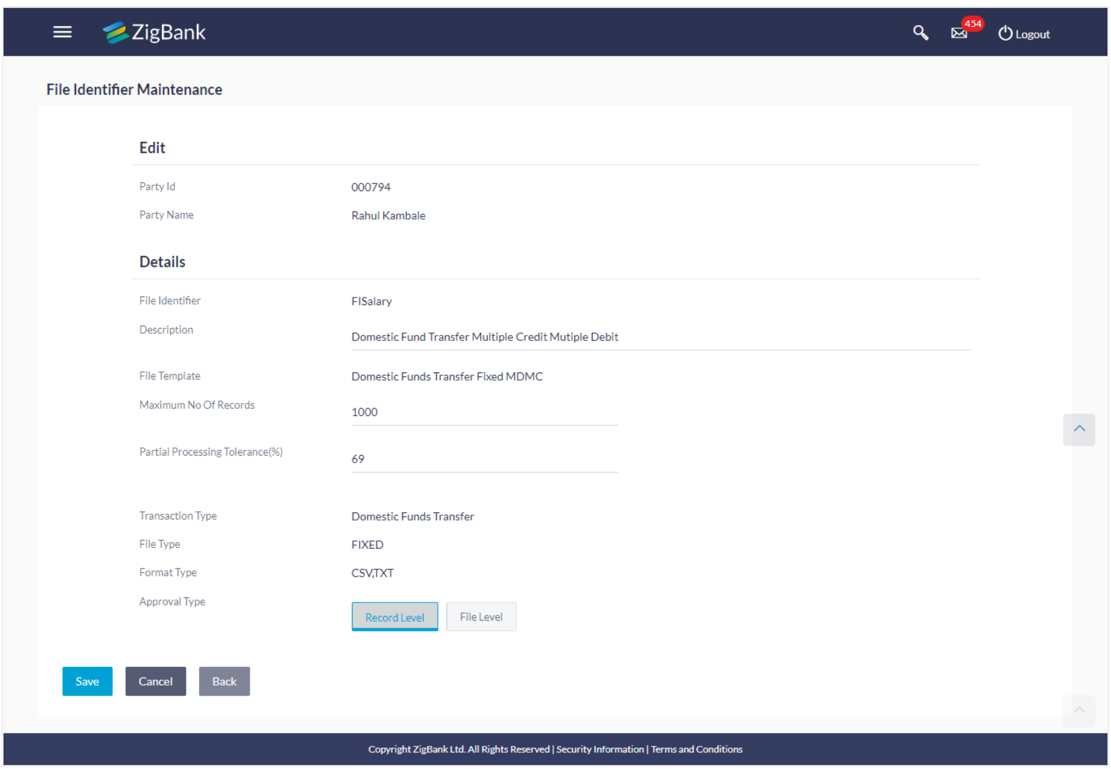
2.1.4 File Identifier Maintenance – Edit

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



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

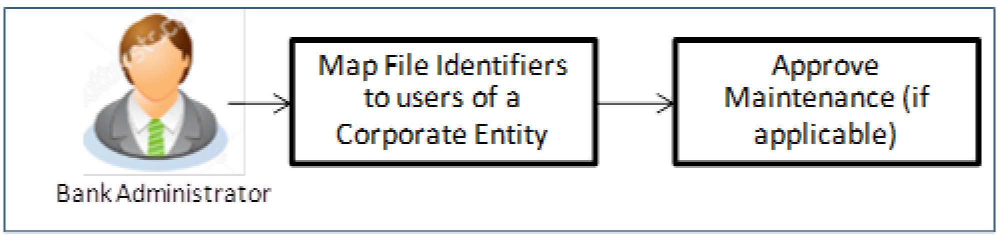
This function can be used by the administrator to map the required file identifier to a specific user or a set of users so that the user can upload and view the required file types.

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

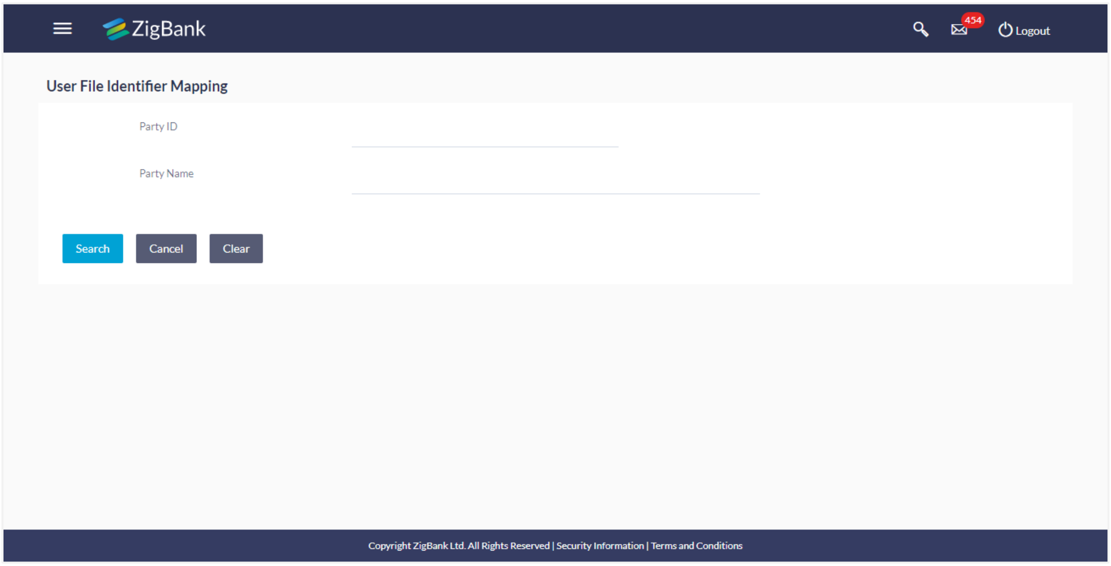
- Search User File Identifier Mapping
- Create User File Identifier Mapping
- Edit User File Identifier Mapping



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.

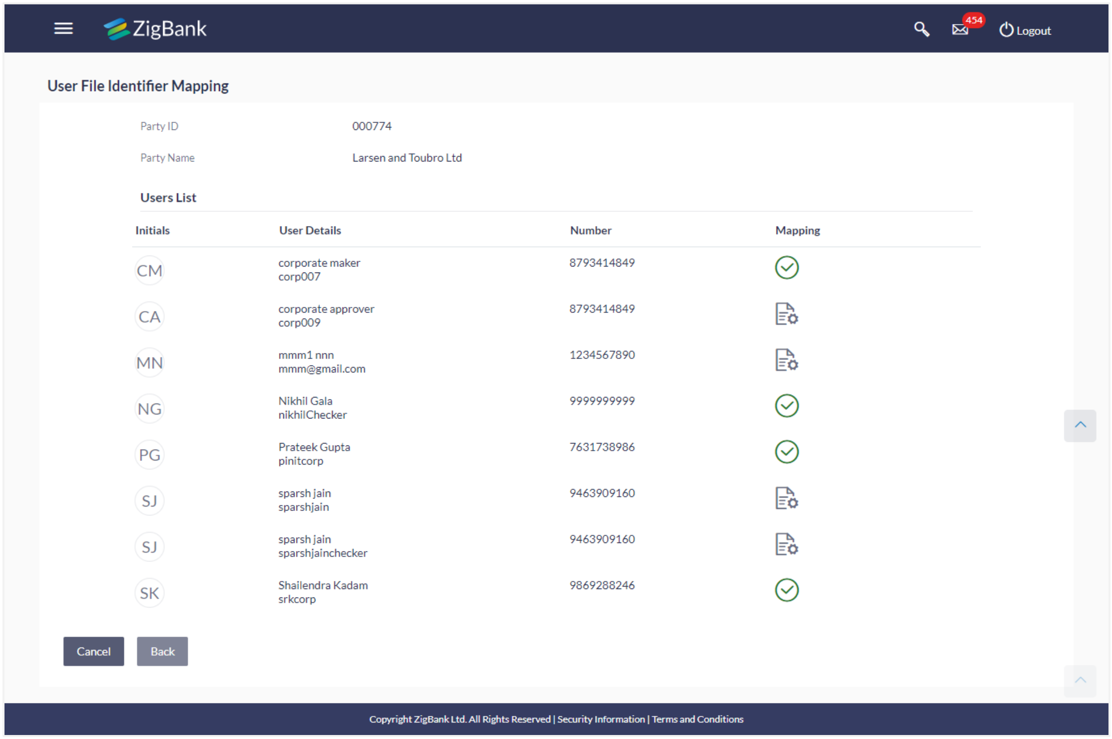
2.2.1 User File Identifier Mapping - Search

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

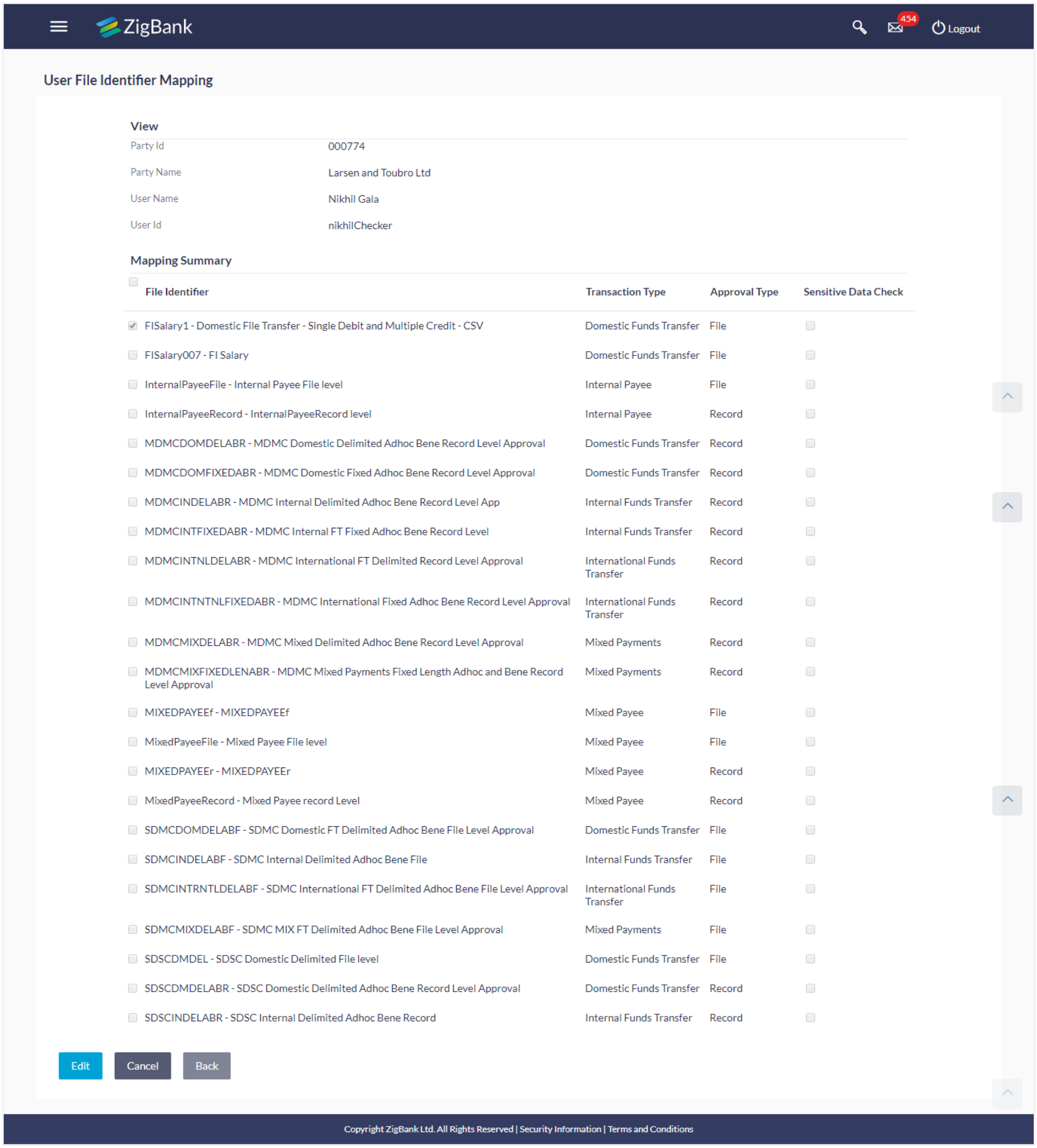


Field Description

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.

3. 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



4. 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'.

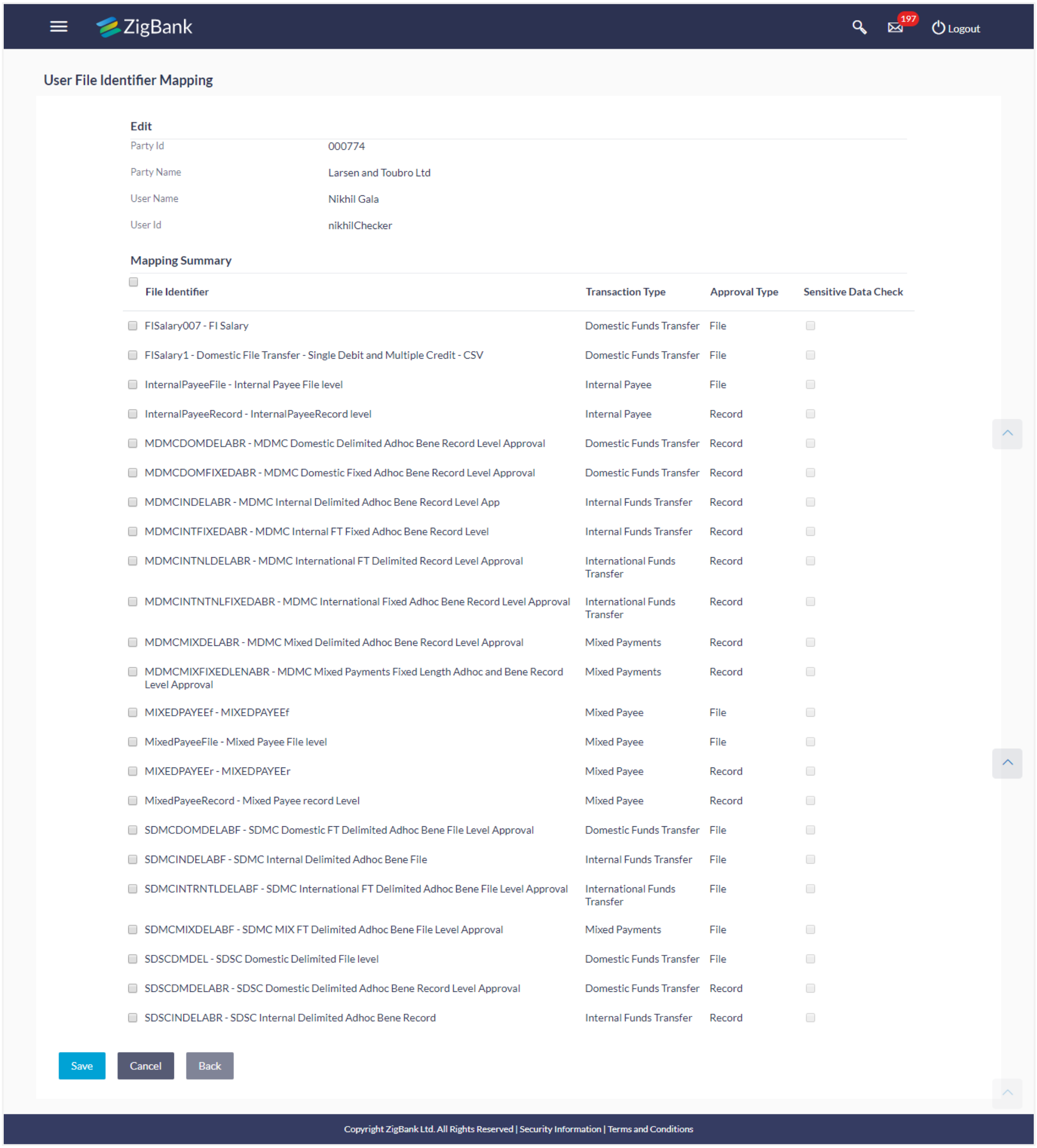
2.2.2 User File Identifier Mapping - Create

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



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'.

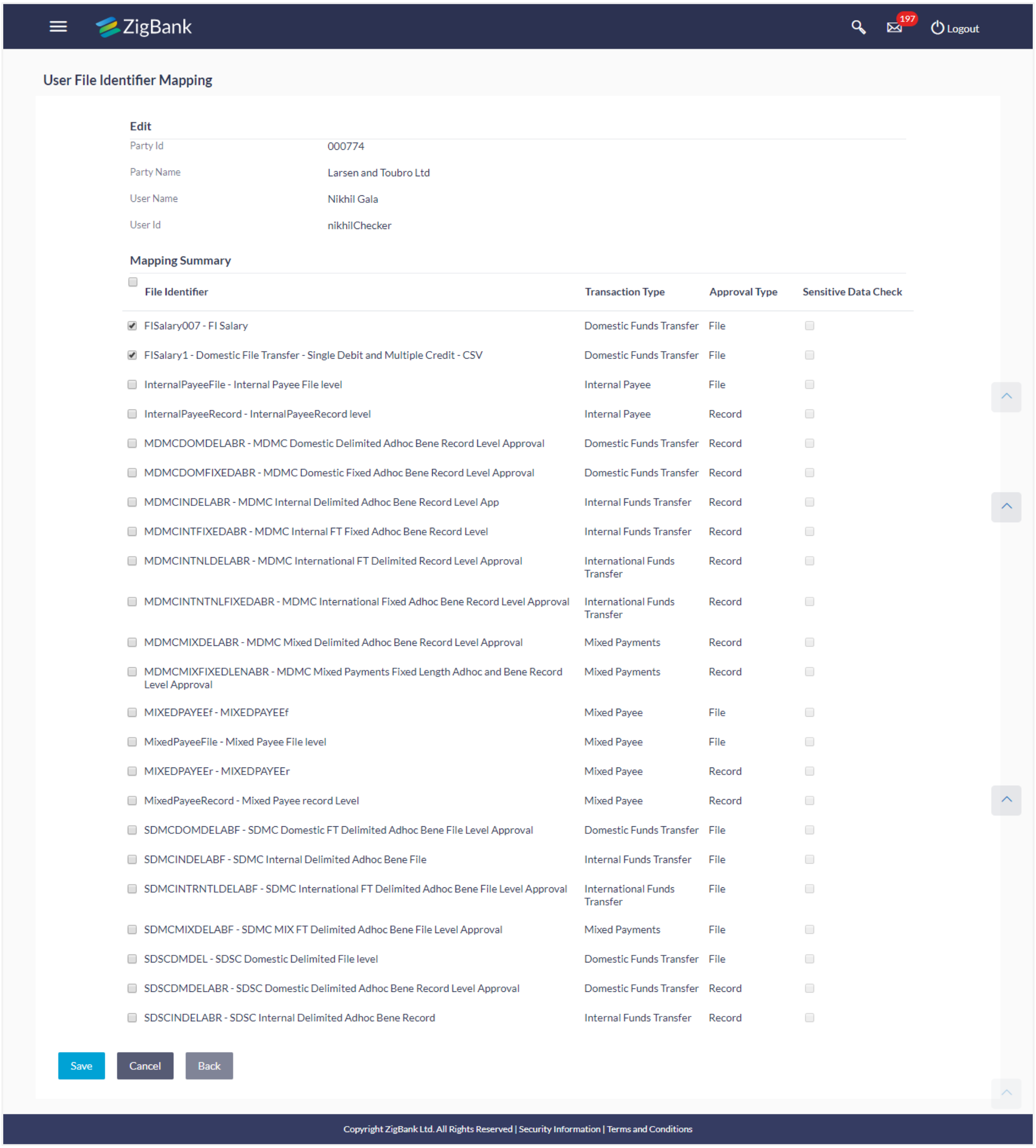
2.2.3 User File Identifier Mapping - Edit

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



5. 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.
6. Check / Uncheck the Sensitive Data Check, to enable / disable the complete access to file content.
7. 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’.
8. 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

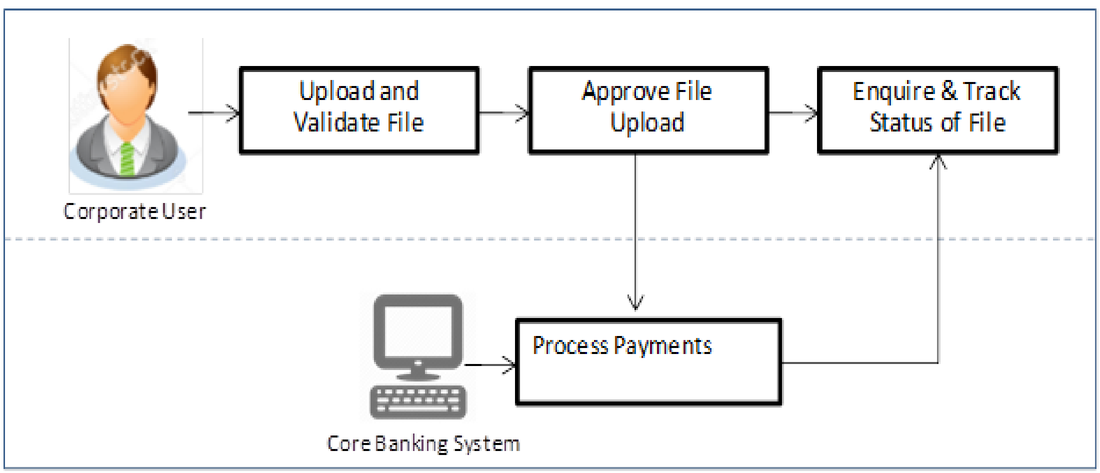
File Upload Servicing module allows a corporate user to upload files, approve the uploaded file and view its status.

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

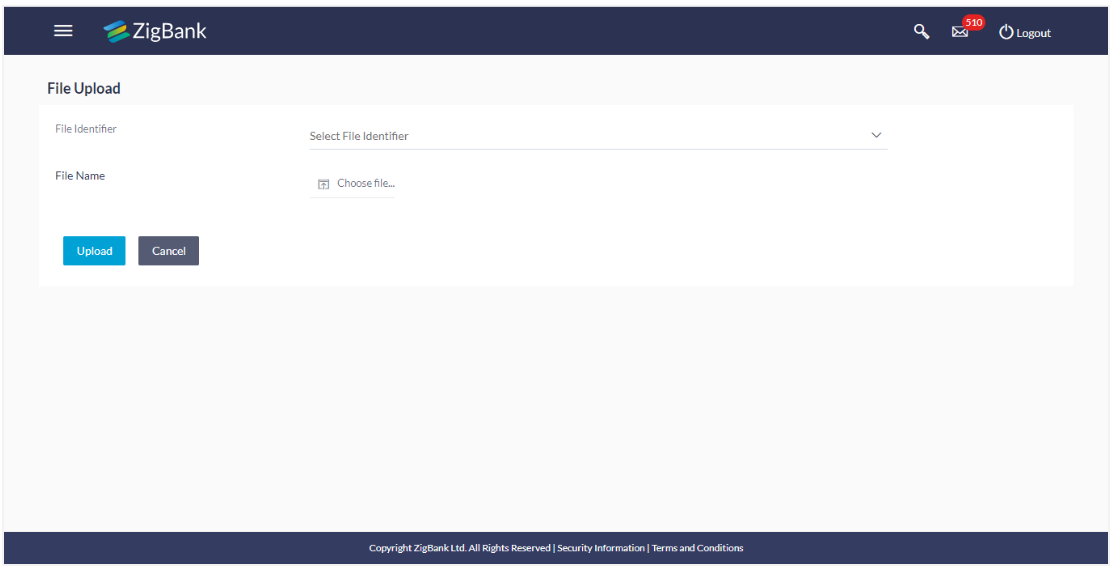
This option allows the corporate user to upload files containing multiple payments.

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



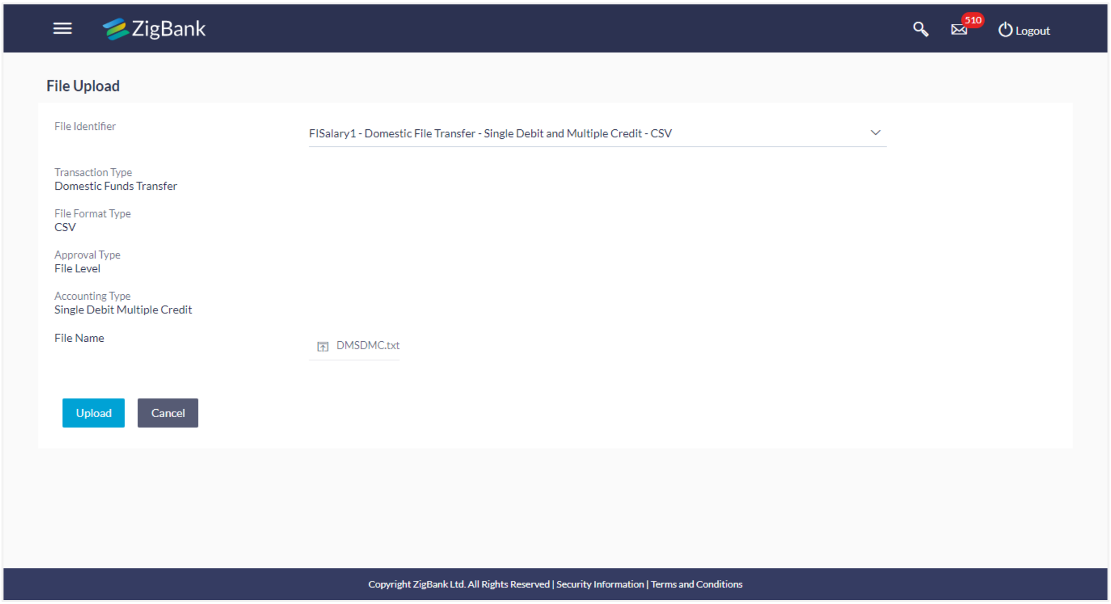
Field Description

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



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: • 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: • CSV • XML • XLS • XLSX

Field Name	Description
Approval Type	Approval level of the file. The approval could be: • 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.

3. Click **Upload**.
   OR
   Click **Cancel** to abort the file uploading process.
4. 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.

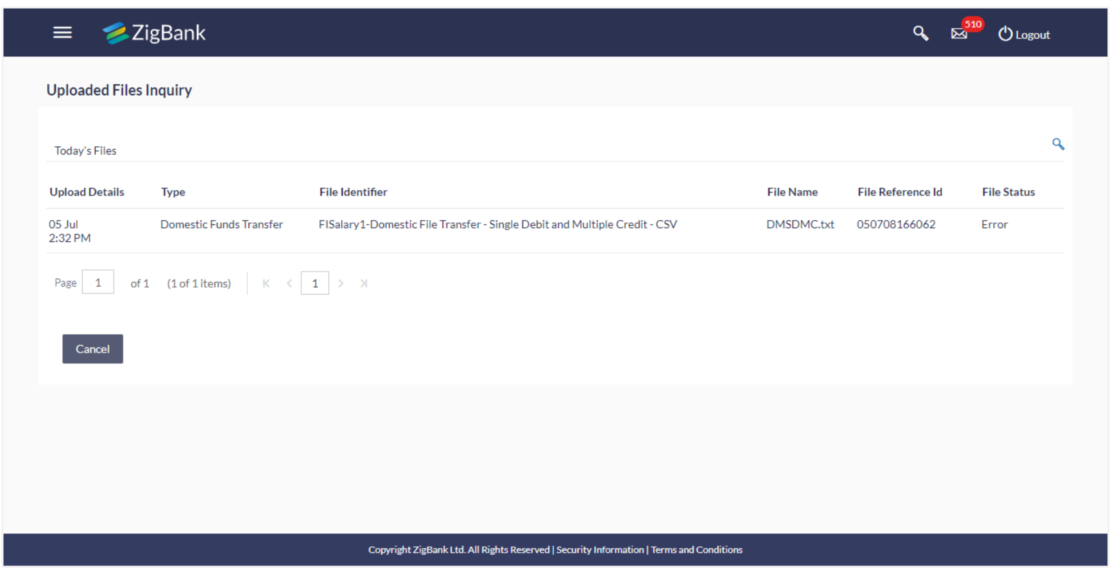
- The search can be filtered on various parameters like status and file reference ID.
- The user can track the status of the file and if there is an error in the file, he / she can download the error file to arrive at the exact reason for error.
- For files in the 'Completed' status, the user can download 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



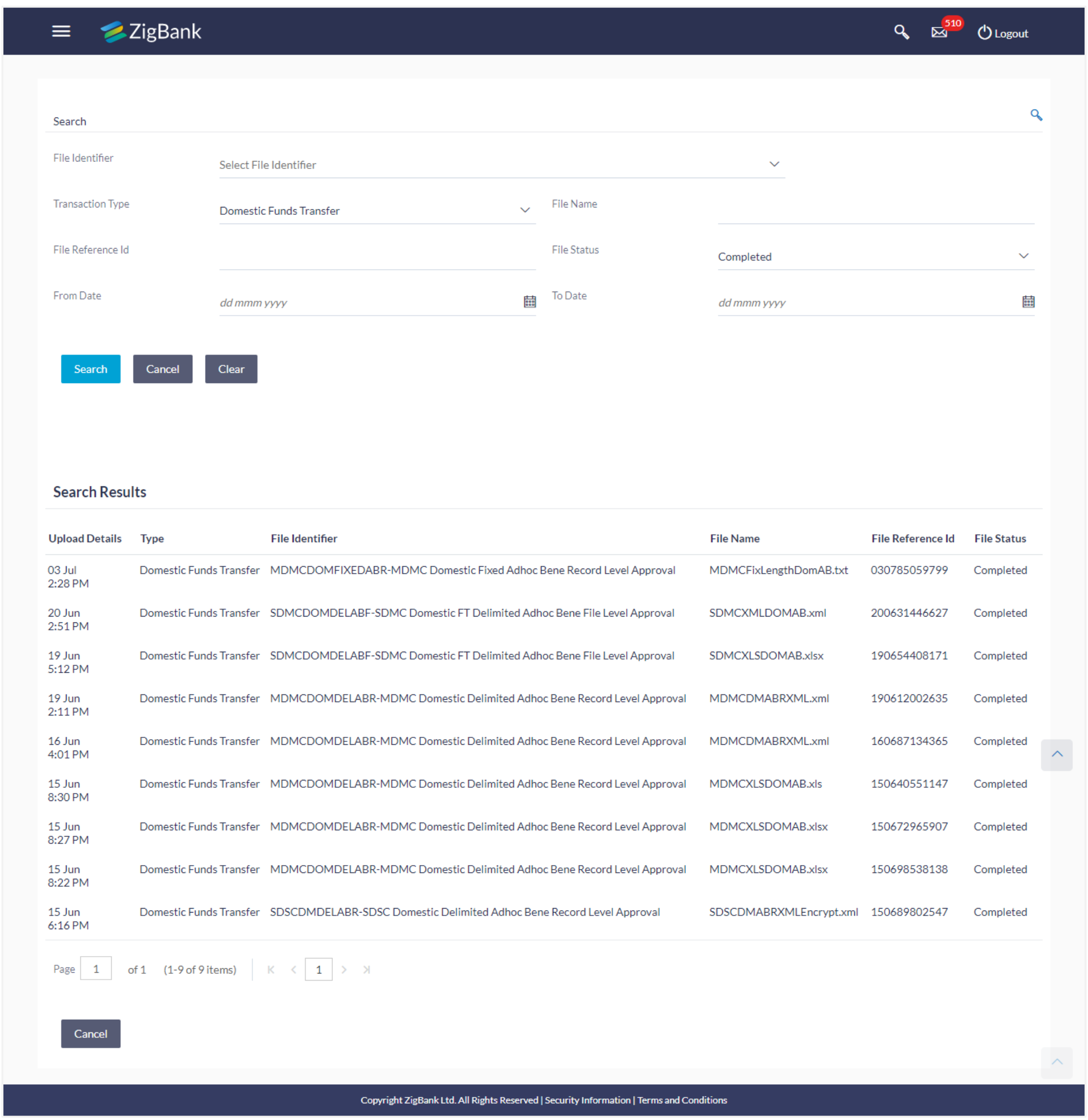
3.2.1 Uploaded File Inquiry – Search

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



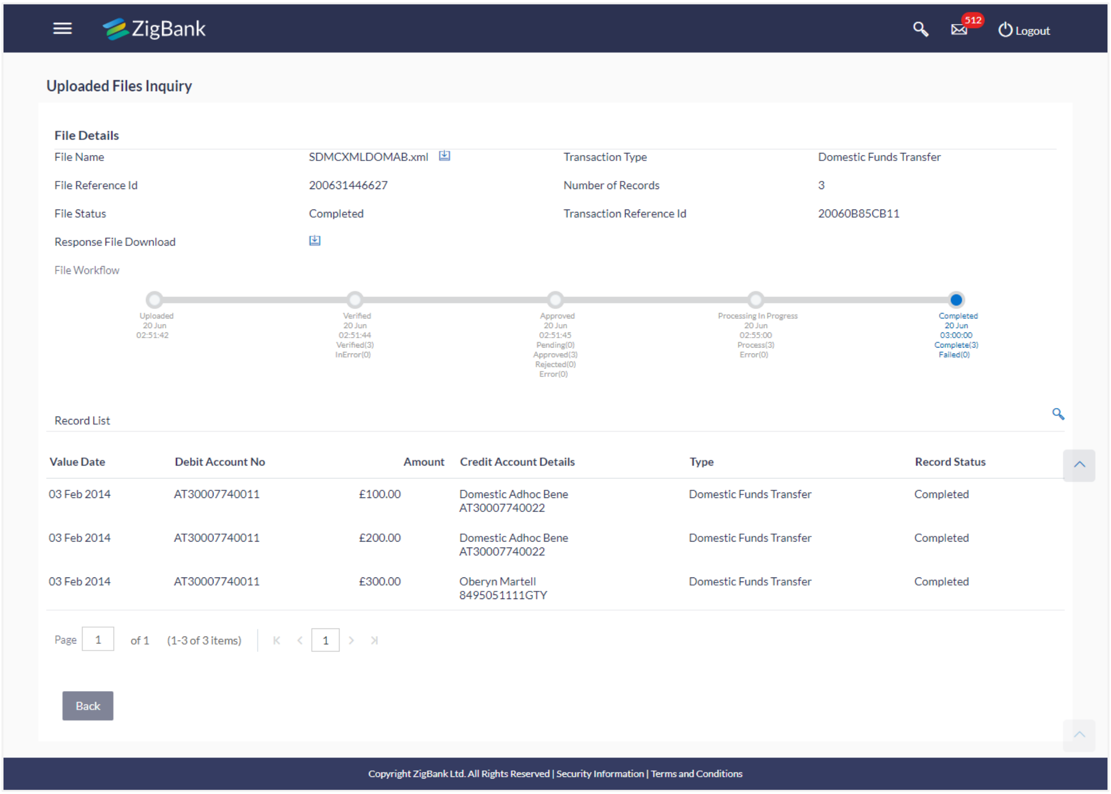
Field Description

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	Status of the uploaded file. The file status could be: • 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



5. In the **File Name** field, click to download the originally uploaded file.
   In the **Response File Download** field click to download the response file.
6. 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, xlxs, 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

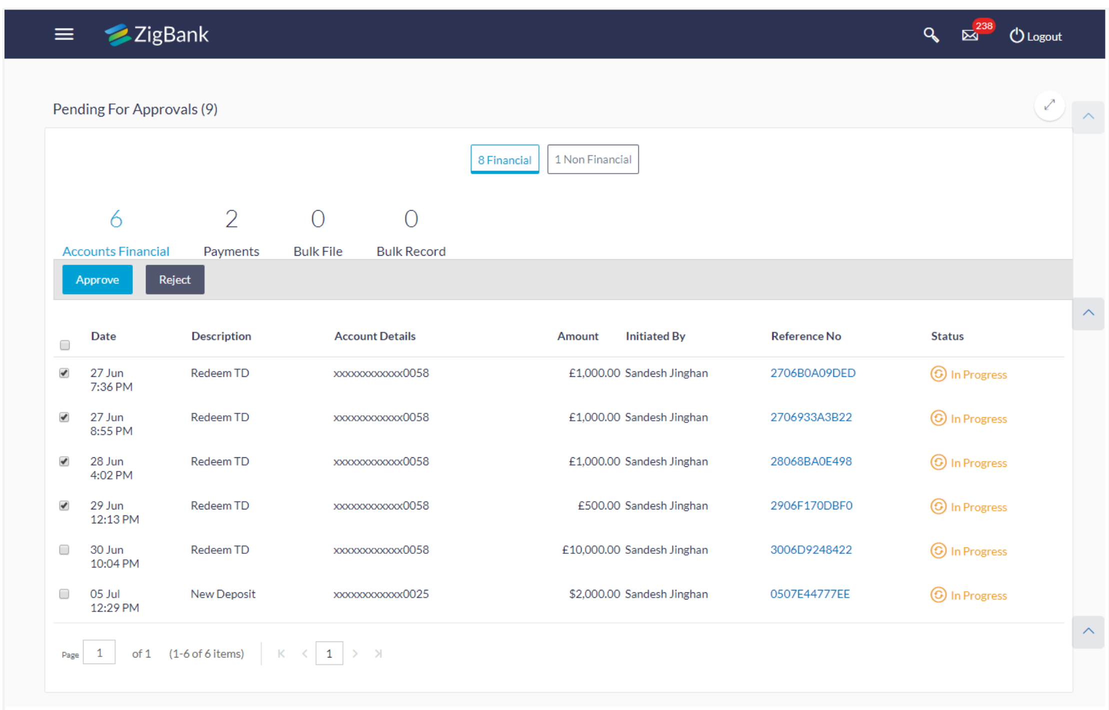
3.3.1 File Approval

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



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.

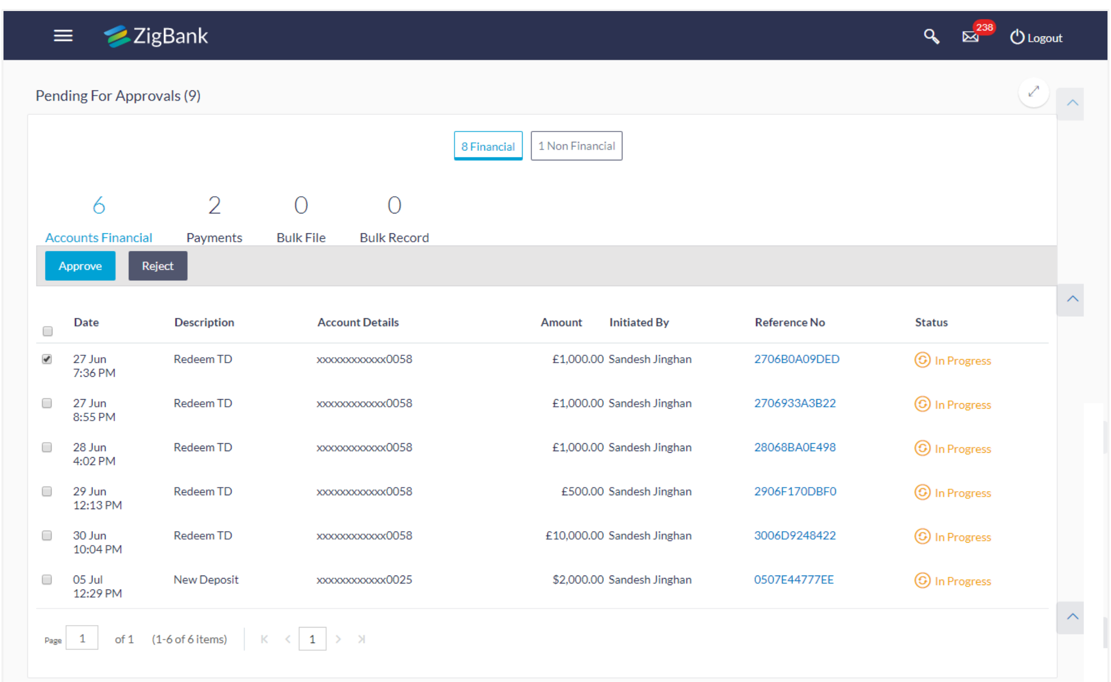
3.3.2 Record Level Approval

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

To approve / reject a record in file:

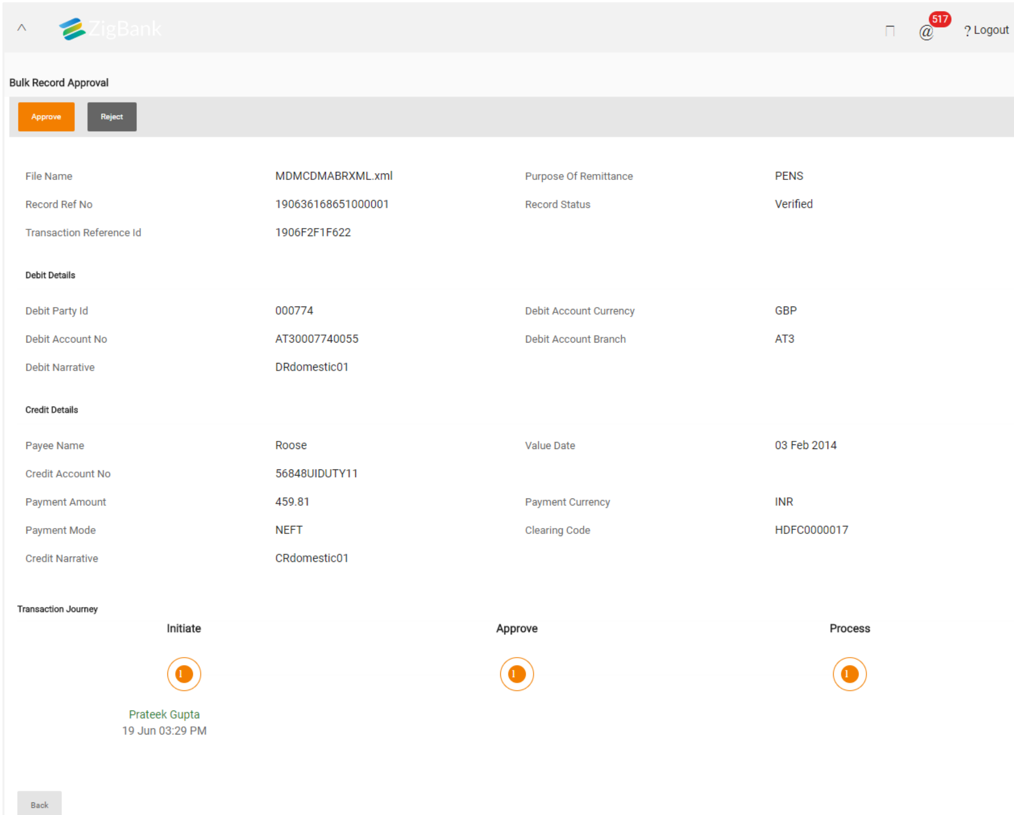
1. In the **Pending for Approval** section, click the **Bulk Record** tab. All the uploaded files that require approval appears.

Bulk Record Approve / Reject



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

Record Approval - File Details



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.

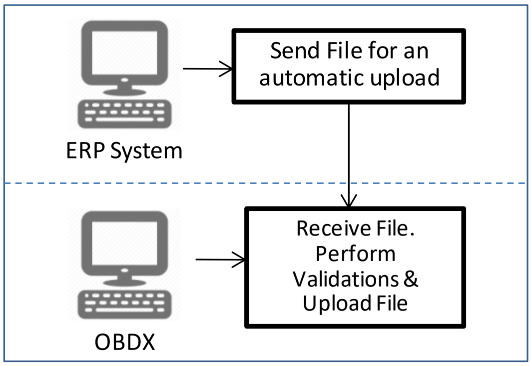
Note: To approve / reject bulk record, select the multiple check boxes, and then click approve / reject.

---

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.