

Identifier User Guide  
**Oracle Banking Virtual Account  
Management**

Release 14.1.0.0.0

Part No. E97079-01

July 2018

Oracle Banking Virtual Account Management Identifier User Guide  
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/](http://www.oracle.com/financialservices/)

Copyright © 2018, 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.

---

# Contents

<b>Welcome to Identifier User Guide</b> .....	<b>4</b>
Visual Flow of Identifier .....	4
Identifier Mask Configuration .....	4
Identifier Mask Configuration Summary .....	4
Identifier Mask Configuration Maintenance .....	5
Remittance List .....	6
Remittance List Summary .....	6
Remittance List Maintenance .....	7
Corporate Specific Rules .....	8
Corporate Specific Rules Summary .....	8
Corporate Specific Rules Maintenance .....	8
Multi-Currency Identifier Mapping .....	11
Multi-Currency Identifier Mapping Summary .....	11
Multi-Currency Identifier Mapping Maintenance .....	12
<b>Reference and Feedback</b> .....	<b>15</b>
References .....	15
Documentation Accessibility .....	15
Feedback and Support .....	15

---

# Welcome to Identifier User Guide

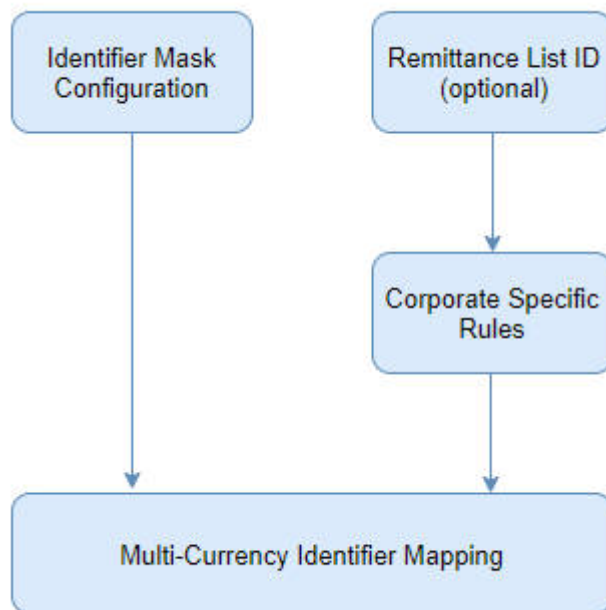
The identifier based virtual accounts are used for one-time payments such as utility payments, payments of visa fees, application fees for schools and universities. The main purpose of such virtual accounts is an effective and automated reconciliation of such receivables by the receiving entities. Such accounts generally consist of two parts, they are Corporate Identifier and Remittance Identifier.

Corporate Identifiers are provided by the bank to their corporate customers to uniquely identify corporates. The corporates have the flexibility to add the second part of the account number that is, Remittance ID based on their requirement. Accounts formed in this manner can be used for receiving payments into the corporate account.

This section contains the following topics:

<a href="#">Identifier Mask Configuration</a>	<a href="#">Remittance List</a>
<a href="#">Corporate Specific Rules</a>	<a href="#">Multi-Currency Identifier Mapping</a>

## Visual Flow of Identifier



## Identifier Mask Configuration

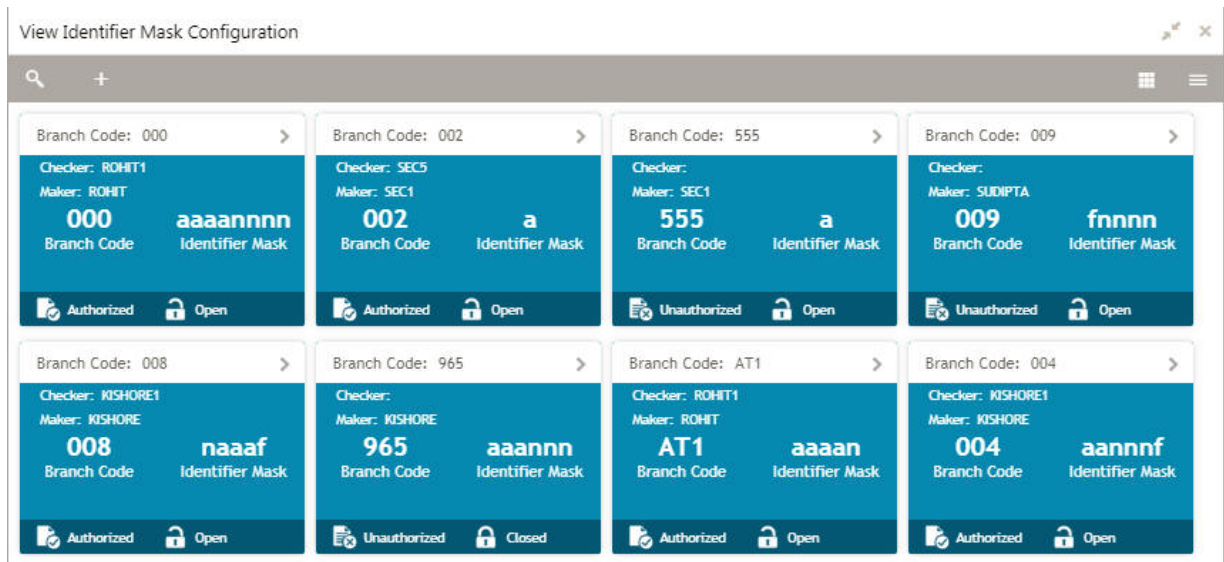
You can configure a virtual identifier mask for a branch. All virtual identifiers issued in a branch must match with the mask defined at the branch level.

### Identifier Mask Configuration Summary

The summary screen provides a list of configured identifier masks. You can configure an identifier mask using the [Identifier Mask Configuration Maintenance](#).

### How to reach here:

**Virtual Account Management > Identifier > Configuration > View Identifier Mask Configuration**



Field	Description
Branch Code	Displays the code of the branch.
Checker	Displays the user who has verified the record.
Maker	Displays the name of the user who created the record.
Identifier Mask	Displays the identifier mask details of the record.
Status	Displays the status of the record.

## Identifier Mask Configuration Maintenance

The maintenance screen allows you to configure identifier mask.

### How to reach here:

**Virtual Account Management > Identifier > Configuration > Create Identifier Mask Configuration**

The screenshot shows the "Create Identifier Mask Configuration" form. It includes a "New" button, a "Branch Code" field with a search icon, an "Identifier Mask" field with a hint "Allowed values are n,a,f", an "Identifier Start Position" field, and an "Identifier Fixed Value" field. "Save" and "Cancel" buttons are at the bottom right.

### How to configure an identifier mask:

- In the **Create Identifier Mask Configuration** screen, provide the required details:
  - Branch Code: Click **Search** to view and select the required branch code.

- Identifier Mask: Specify a virtual account short identifier mask. The identifier mask can be a combination of:
  - n: User Input Number
  - a: User Input Alphanumeric Char
  - f: Fixed Number
- Identifier Start Position: Specify the start position of the identifier in account number. You can provide a maximum of two numeric character. For example, if the identifier starts from the 1st character of the account number, the value will be 1. If the identifier starts from the 4th character of the account number, the value will be 4.



**Note**

After authorizing, you cannot modify the Identifier Mask and the Identifier Start Position.

- Identifier Fixed Value: Specify the fixed value character if virtual account mask contains character ‘f’. You can provide a maximum of one alphanumeric character.

Example: Let’s assume the following scenario:

- Identifier Mask: nnnnnnf
- Identifier Start Position: 1
- Identifier Fixed Value: 5
- Account Number: 12345655346555000

During creation of a corporate identifier, system validates if the issued identifier matches with the mask for the branch such as 1234565 is a valid corporate identifier.

If account number 12345655346555000 is received in a transaction, the identifier is derived as 1234565.

2. Click **Save**. You can view the configured identifier mask details in the [Identifier Mask Configuration Summary](#).

After configuring the identifier mask details, you can map the identifier mask with the multi-currency identifier using the [Multi-Currency Identifier Mapping](#).

## Remittance List

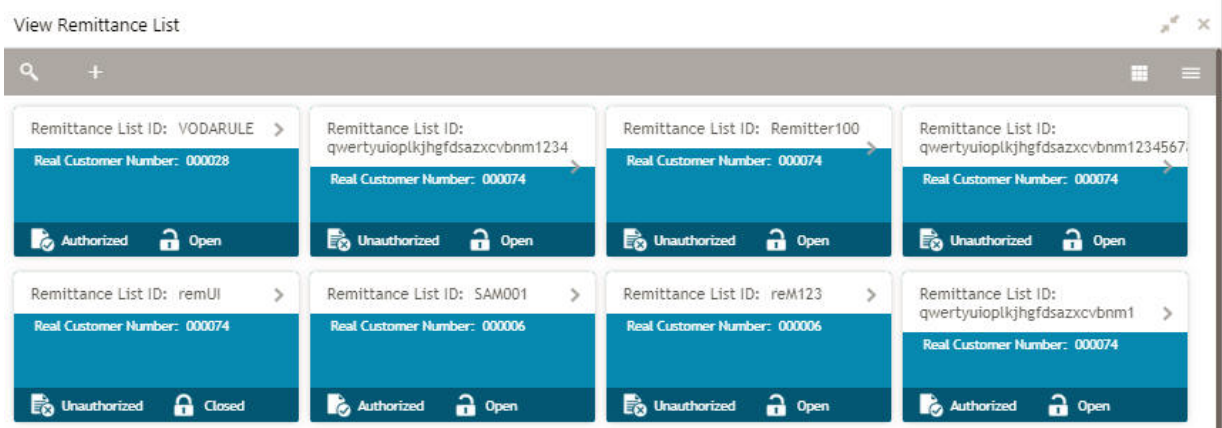
You can configure and maintain a list of all the remittance for a customer.

### Remittance List Summary

The summary screen provides a list of configured remittance list. You can configure remittance list using the [Remittance List Maintenance](#).

#### How to reach here:

**Virtual Account Management > Identifier > Remittance List > View Remittance List**



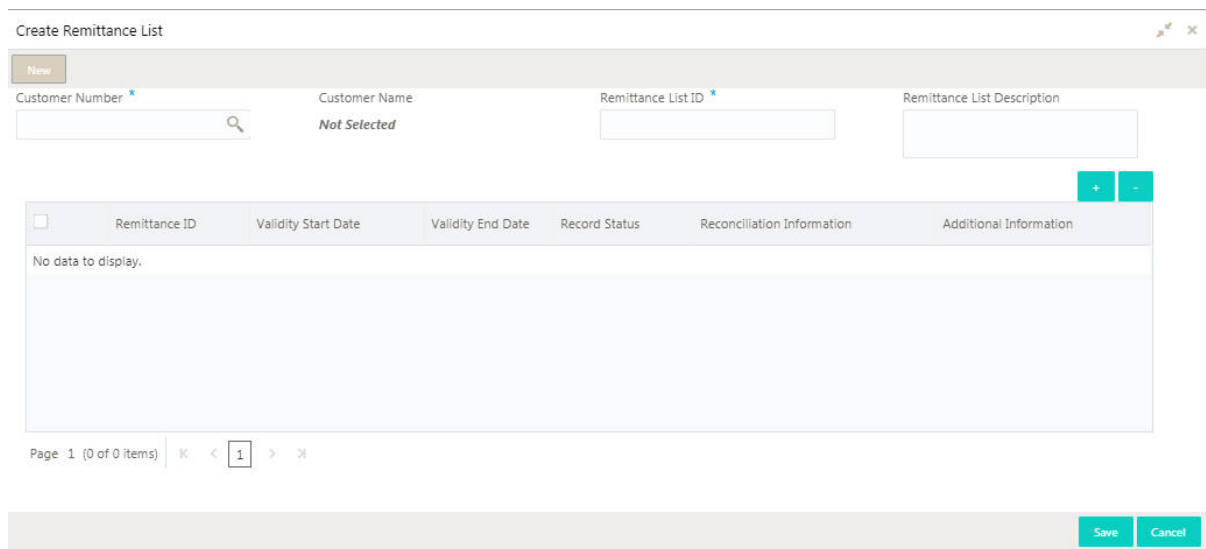
Field	Description
Remittance List ID	Displays the remittance list ID.
Real Customer Number	Displays the customer number associated with the remittance list ID.
Status	Displays the status of the record.

## Remittance List Maintenance

The maintenance screen allows you to configure the remittance list.

### How to reach here:

**Virtual Account Management > Identifier > Remittance List > Create Remittance List**



### How to add a remittance list:

- In the **Create Remittance List** screen, provide the required details:
  - Real Customer Number: Click **Search** to view and select the required real customer number.
  - Real Customer Name: Based on the Real Customer Number selected, information is auto-populated.
  - Remittance List ID: Enter an ID to uniquely identify the remittance list.
  - Remittance List Description: Enter additional information about the remittance list ID.
- Click **+** to add a row and provide the remittance list ID details.

- Remittance ID: Enter a remittance ID.
- Validity Start Date: Select an active start date for the remittance list from the dropdown calendar.
- Validity End Date: Select an expiry date for the remittance list from the dropdown calendar.
- Record Status: Select the status for the record.
- Reconciliation Information: Provide information that can be used for reconciliation.
- Additional Information: Provide additional information about the remittance list ID, if any.

3. Click **Save**. You can view the configured remittance list ID details in the [Remittance List Summary](#).

After configuring the remittance list ID, you can configure the rules for a customer using the [Corporate Specific Rules](#).

## Corporate Specific Rules

You can configure corporate specific rules to validate the virtual account and its transactions. This helps to validate the incoming virtual account and its transaction as per the corporate specific validation requirements.

### Corporate Specific Rules Summary

The summary screen provides a list of configured corporate specific rules. You can configure corporate specific rules using the [Corporate Specific Rules Maintenance](#).

#### How to reach here:

**Virtual Account Management > Identifier > Corporate Specific Rules > View Corporate Specific Rules**

Customer Number	Validation Rule ID	Status
000074	Rea1	Unauthorized
000074	REL12	Unauthorized
000074	BS916	Unauthorized
000006	MRP2	Unauthorized
000006	MRP1	Unauthorized
000039	WM12	Authorized
000039	WM001	Authorized
000074	REAL124	Unauthorized

Field	Description
Customer Number	Displays the customer number.
Validation Rule ID	Displays the unique ID of the validation rule.
Status	Displays the status of the record.

### Corporate Specific Rules Maintenance

The maintenance screen allows you to configure corporate specific rules to validate the virtual account and its transactions.



## How to reach here:

### Virtual Account Management > Identifier > Corporate Specific Rules > View Corporate Specific Rules

The screenshot shows the 'Create Corporate Specific Rule' form with the following sections and fields:

- Main Details:** Customer Number (with search), Customer Name (Not Selected), Validation Rule ID (with search), Rule Description.
- Virtual Account Length:** Minimum Length, Maximum Length.
- Remittance ID Range:** Start Number, End Number.
- Remittance List:** Remittance ID List (with search).
- Collection Period:** Start Date (mm/dd/yy), End Date (mm/dd/yy), Start Time, End Time, End Date Part of Account Number (radio button), Date Format (dropdown), Start Position.
- Checksum Algorithm:** Checkdigit Position, Checksum Algorithm (dropdown), Include Transaction Amount (radio button).
- Transaction Amount Range:** Currency (checkbox), From Amount, To Amount (+, - buttons). Table content: No data to display. Page: 1 (0 of 0 items).
- Preferences:** Reporting Preferences (dropdown), Prefix/Suffix, Failure Action (dropdown), Exception Suffix.

## How to add a corporate specific rule:

1. In the **Create Corporate Specific Rule** screen, provide the required details:

### Main Details

- Customer Number: Click **Search** to view and select the required customer number.
- Customer Name: Based on the Customer Number selected, information is auto-populated.
- Validation Rule ID: Click **Search** to view and select the required validation rule ID.
- Rule Description: Enter additional information about the corporate specific rule.

### Virtual Account Length

- Minimum Length: Enter a minimum number of characters for the account number.
- Maximum Length: Enter a maximum number of characters for the account number.

### Remittance ID Range

- Start Number: Enter a start number for the remittance ID range.
- End Number: Enter an end number for the remittance ID range.

## Remittance List

- Remittance ID List: Click **Search** to view and select the required remittance list. You can configure the required remittance list ID using the [Remittance List Maintenance](#).

## Collection Period

- Start Date: Select a start date for the collections from the dropdown calendar.
- End Date: Select an end date for the collections from the dropdown calendar.
- Start Time: Enter a start time for the collection.
- End Time: Enter a stop time for the collection.
- End Date Part of Account Number: By default, it is disabled. If enabled, the collection end date is expected to be part of the account number. If disabled, the account number appears as it is.
- Date Format: Select a date format from the dropdown list, if the collection end date is part of the account number.
- Start Position: Select a start position of the date, if the collection end date is part of account number.

## Checksum Algorithm

- Checkdigit Position: Enter a checkdigit position.
- Checksum Algorithm: Select one of the checksum algorithm from the dropdown list:
  - Modulo 97: If selected, can have only numeric account mask.
  - Modulo 10: If selected, can have mask of length 10.
  - Modulo 11: If selected, can have either numeric or alphanumeric account mask. In case of numeric, **D** is appended to the account mask by the system and in case of alpha numeric, user must manually input **D** at the end of the mask.
  - Modulo 11: With weights this can have mask with size not more than 13.
- Include Transaction Amount: By default, it is disabled. If enabled, the transaction amount must be included in the checksum calculation. If disabled, the transaction amount is not included and displays the amount as it is.

## Transaction Amount Range

2. Click + to add a row and provide the required details:

- Currency: Click **Search** to view and select the required currency.
- From Amount: Enter the start range for the transaction amount.
- To Amount: Enter the end range for the transaction amount.

## Preferences

- Reporting Preferences: Select one of the following preferences for reporting from the dropdown list:
  - Virtual Account Number: If selected, the virtual account number is reported with the transaction.
  - Remitter ID: If selected, the remittance ID is reported with the transaction.
  - Virtual Account No-Prefix: If selected, the virtual account number with a specified prefix is reported with the transaction.
  - Virtual Account No-Suffix: If selected, the virtual account number with a specified suffix is reported with the transaction.
  - Remitter ID - Prefix: If selected, the remittance ID with a specified prefix is reported with the transaction.
  - Remitter ID - Suffix: If selected, the remittance ID with a specified suffix is reported with the transaction.



### Tips

Depending on the options selected the options are enabled.

- Prefix/Suffix: Enter a prefix/suffix value, if the reporting preference contains a prefix/suffix.
- Failure Action: Select an action to be performed, if the corporate specific validation rule fails during the execution for a transaction. Based on the preferences, the transaction either proceeds or is rejected.
- Exception Suffix: Enter a suffix, if the validation fails the transaction proceeds based on the preference and is suffixed with the reporting value.

3. Click **Save**. You can view the configure remittance list ID details in the [Remittance List Summary](#).

After you configure the remittance list ID, you can map the details in the [Multi-Currency Identifier Mapping](#).

## Multi-Currency Identifier Mapping

You can map multi-currency virtual identifiers for a customer and its accounts based on the transaction currency. This allows the corporate to assign/create virtual identifier based account numbers. The same identifier can be used to make transactions in different currencies and based on the transaction currency the account can be derived.

For a virtual identifier and the transaction currency combination, a real customer account must be mapped. A default account must be configured in case the maintenance for the transaction currency is not found. You can also map corporate specific rules for a customer.

### Multi-Currency Identifier Mapping Summary

The summary screen provides a list of mapped multi-currency identifiers. You can map multi-currency identifier using the [Multi-Currency Identifier Mapping Maintenance](#).

#### How to reach here:

**Virtual Account Management > Identifier > Multi-Currency Identifier Mapping > View Multi-Currency Identifier Mapping**

View Multi-Currencies Identifier Mapping			
Customer Number: 000039	Customer Number: 000039	Customer Number: 000039	Customer Number: 000074
Branch Code: 000 <b>WLMT1234</b> Identifier Virtual Account Identifier Description Authorized Open	Branch Code: 000 <b>WLMT0001</b> Identifier Virtual Account Identifier Description Authorized Open	Branch Code: 000 <b>WLMT0002</b> Identifier Virtual Account Identifier Description Authorized Open	Branch Code: AT1 <b>HDFC8</b> Identifier Virtual Account Identifier Description Unauthorized Open
Customer Number: 000074	Customer Number: 000074	Customer Number: 000074	Customer Number: 000074
Branch Code: AT1 <b>HDFC1</b> Identifier Virtual Account Identifier Description Unauthorized Open	Branch Code: AT1 <b>abcd4</b> Identifier Virtual Account Identifier Description Unauthorized Open	Branch Code: AT1 <b>HDFC3</b> Identifier Virtual Account Identifier Description Unauthorized Open	Branch Code: AT1 <b>HDFC4</b> Identifier Virtual Account Identifier Description Authorized Closed

Field	Description
Customer Number	Displays the real customer number for which the virtual identifier mapping is maintained.
Branch Code	Displays the branch code where virtual identifier mapping is maintained.
Virtual Account Identifier	Displays the virtual account identifier details.
Description	Displays additional information about the record.
Status	Displays the status of the record.

## Multi-Currency Identifier Mapping Maintenance

The maintenance screen allows you to map multi-currency virtual identifiers for a customer and its accounts based on the transaction currency.

### How to reach here:

**Virtual Account Management > Identifier > Multi-Currency Identifier Mapping > View Multi-Currency Identifier Mapping**

### How to map multiple currency identifier:

- In the **Create Multiple Currency Identifier Mapping** page, provide the required details:
  - Customer Number: Click **Search** to view and select the required customer number.
  - Customer Name: Based on the Customer Number selected, information is auto-populated.
  - Branch Code: Click **Search** to view and select the required branch code.
  - Virtual Account Identifier Mask: Based on the Branch Code selected, information is auto-populated.
  - Virtual Account Identifier: Enter a unique identifier for the customer which complies to the mask.
  - Identifier Description: Enter additional information about the identifier.
  - Validation Rule ID: Click **Search** to view and select the required validation rule ID.
  - Rule Description: Based on the Validation Rule ID selected, information is auto-populated.
- Click **+** to add a row and provide the required details.

- Transaction Currency: Click **Search** to view and select a transaction currency from the dropdown list.
  - Real Account Number: Click **Search** to view and select a real account number to associate the transaction currency.
  - Account Branch: Based on the Real Account Number selected, information is auto-populated.
  - Default Account: Select a default account from the dropdown list. The default account is used if account maintenance is not found for transaction currency.
3. Click **Save**. You can view the defined mapping details in the [Multi-Currency Identifier Mapping Summary](#).

## C

Corporate Specific Rules .....	8
Corporate Specific Rules Maintenance .....	8
Corporate Specific Rules Summary .....	8

## I

Identifier .....	4
Visual Flow of Identifier .....	4
Identifier Mask Configuration .....	4
Identifier Mask Configuration Maintenance ..	5
Identifier Mask Configuration Summary .....	4

## M

Multi-Currency Identifier Mapping .....	11
Multi-Currency Identifier Mapping Maintenance	12
Multi-Currency Identifier Mapping Summary	11

## R

Remittance List .....	6
Remittance List ID Summary .....	6
Remittance List Maintenance .....	7

### References

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

- Oracle Banking Getting Started User Guide
- Oracle Banking Security Management System User Guide
- Oracle Banking Common Core
- Oracle Banking Virtual Account Management Overview Guide
- Oracle Banking Virtual Account Management Installation Guides

### 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>.

### Feedback and Support

Oracle welcomes customers' comments and suggestions on the quality and usefulness of the document. Your feedback is important to us. If you have a query that is not covered in this user guide or if you still need assistance, please contact documentation team.