

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

Release 14.1.0.0.0

Part No. E97079-01

July 2018

Oracle Banking Virtual Account Management Transaction 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/)

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# Welcome to Transactions User Guide

Transaction is a process of money transfer, typically for corporates by banks. It includes banking products, payments, international trade and other services. Every day there are more than several billions of transactions are made around the world. It is an extraordinary amount of money that is transferred from one account to another.

This section contains the following topics:

[Internal Transfer](#)

[Journal Online](#)

[Amount Block](#)

[Account Transaction Enquiry](#)

## Internal Transfer

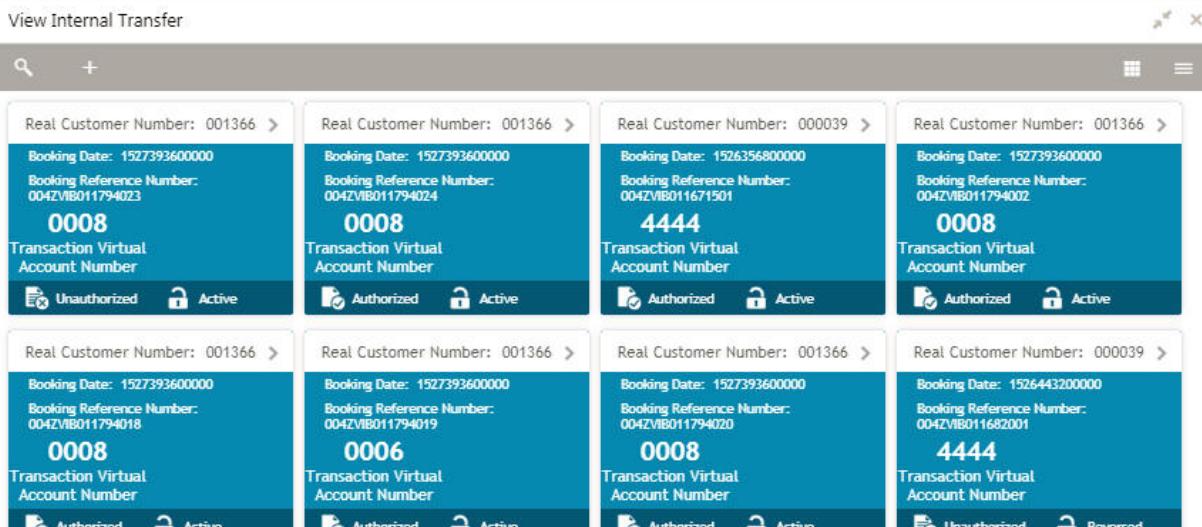
You can transfer funds from one virtual account to another account of the same corporate.

### Internal Transfer Summary

The summary screen provides a list of configured internal transfer fund details for a customer. You can perform an internal transfer fund using the [Internal Transfer Maintenance](#).

#### How to reach here:

**Virtual Account Management > Transactions > Internal Transfer > View Internal Transfer**



The screenshot shows a grid of transaction details. Each row contains four columns of data. The columns are labeled: Real Customer Number, Booking Date, Booking Reference Number, and Transaction Virtual Account Number. The data is as follows:

Real Customer Number	Booking Date	Booking Reference Number	Transaction Virtual Account Number
001366	1527393600000	004ZVIB011794023	0008 Transaction Virtual Account Number Unauthorized Active
001366	1527393600000	004ZVIB011794024	0008 Transaction Virtual Account Number Authorized Active
00039	1526356800000	004ZVIB011671501	4444 Transaction Virtual Account Number Authorized Active
001366	1527393600000	004ZVIB011794002	0008 Transaction Virtual Account Number Authorized Active
001366	1527393600000	004ZVIB011794018	0008 Transaction Virtual Account Number Authorized Active
001366	1527393600000	004ZVIB011794019	0006 Transaction Virtual Account Number Authorized Active
001366	1527393600000	004ZVIB011794020	0008 Transaction Virtual Account Number Authorized Active
00039	1526443200000	004ZVIB011682001	4444 Transaction Virtual Account Number Unauthorized Active Reversed

Field	Description
Real Customer Number	Displays the number of the customer.
Booking Date	Displays the booking date associated with the internal transfer.
Booking Reference Number	Displays the booking reference number associated with the internal transfer.
Transaction Virtual Account Number	Displays the transaction virtual account number.

Field	Description
Status	Displays the status of the record.

## Internal Transfer Maintenance

The maintenance screen allows you to configure internal transfer of funds from one virtual account to another within the structure mapped to the same account of the corporate customer.

### How to reach here:

**Virtual Account Management > Transactions > Internal Transfer > Create Internal Transfer**

The screenshot shows the 'Create Internal Transfer' interface. It includes fields for booking reference, dates, branches, and various account numbers. Below these are sections for transaction details, offset details, and other remarks. At the bottom are 'Cancel' and 'Save' buttons.

### How to add an internal transfer:

1. In the **Create Internal Transfer** screen, provide the required details:
  - Booking Reference Number: The system generates the booking reference number.
  - Booking Date: Click **Calendar** to select a booking date from the dropdown calendar.
  - Value Date: Click **Calendar** to select a value date from the dropdown calendar.
  - Transaction Branch: Enter the transaction branch.
  - Source Code: Enter the source code.
  - Source Reference Number: Enter the reference number of the source.
  - Customer Number: Click **Search** to view and select the customer number.
  - Real Account Number: Click **Search** to view and select the account number.
  - Original Reference Number: Enter the original reference number.

### Transaction Details

- Virtual Account Number: Click **Search** to view and select the virtual account number.

- Currency: Click **Search** to view and select the currency.
- Amount: Enter the amount details.
- Transaction Code: Click **Search** to view and select the transaction code.
- Debit/Credit Indicator: Select one of the options.

### Offset Details

- Virtual Account Number: Click **Search** to view and select the virtual account number.
- Currency: Click **Search** to view and select the currency.
- Amount: Enter the amount details.
- Transaction Code: Click **Search** to view and select the transaction code.
- Debit/Credit Indicator: Select one of the options.

### Other Details

- Exchange Rate: Enter the exchange rate.
- Remarks: Enter any additional details about the internal transfer fund.

2. Click **Save**. You can view the configured internal transfer details in the [Internal Transfer Summary](#).

## Journal Online

Journal online is used for posting debit and credit transactions to the virtual accounts. Any transaction posted on the virtual account is redirected to the underlying DDA for transaction posting into the real account.

### Journal Online Summary

The summary screen provides a list of journal online transactions. You can post debit and credit transactions to the virtual accounts using the [Journal Online Maintenance](#).

#### How to reach here:

**Virtual Account Management > Transactions > Journal Online > View Journal Online**

Field	Description
Processing Reference Number	Displays the processing reference number details.

Field	Description
Processing Reference Number	Displays the processing reference number details.

Field	Description
Source Reference Number	Displays the source reference number details.
Source Code	Displays the code of the source.
Status	Displays the status of the record.

## Journal Online Maintenance

The maintenance screen allows you to post debit and credit transaction for a virtual account.

### How to reach here:

**Virtual Account Management > Transactions > Journal Online > Create Journal Online**

The screenshot shows the 'Create Journal Online' screen. At the top, there is a 'New' button. Below it are input fields for 'Source Code' (with a search icon), 'Source Reference Number' (with a search icon), 'Booking Date' (a date picker), and 'Initiation Date' (a date picker). Below these are dropdown menus for 'Virtual Account', 'Virtual Account Currency', 'Virtual Account Branch', 'Dr/Cr', 'Force Debit', 'Transaction Currency', 'Transaction Amount', 'Transaction Code', 'Value Date', and 'Exchange Rate'. A message 'No data to display.' is displayed. At the bottom, there are 'Cancel' and 'Save' buttons.

### How to add a journal online:

1. In the **Create Journal Online** screen, provide the required details:
  - Source Code: Enter the source code of the transaction.
  - Source Reference Number: Enter the source reference number.
  - Booking Date: Select a booking date for the transaction from the dropdown calendar.
  - Initiation Date: Select a initiation date for the journal online from the dropdown calendar.
  - Processing Reference Number: The system generates an unique processing reference for the transaction.
  - Original Reference Number: The system generates an original reference number for the transaction.
2. Click **+** to add a row and provide the required details:
  - Virtual Account: Click **Search** to view and select the required the virtual account.
  - Virtual Account Currency: Displays the virtual account currency.
  - Virtual Account Branch: Displays the virtual account branch.
  - Debit/Credit: Select whether the account is debited/credited.
  - Force Debit: If selected, the account is forced debited and no balance check is performed.
  - Transaction Currency: Click **Search** to view and select the transaction currency.

- Transaction Amount: Enter the transaction amount.
- Value Date: Select a value date from the dropdown calendar.
- Transaction Code: Enter the transaction code.
- Value Date: Select a date on which the transaction is effective from the dropdown calendar.
- Exchange Rate: Enter the exchange rate.
- Additional Text: Enter additional information about the transaction, if any.
- Reconciliation Reference Number: Enter additional information about the transaction that is used for the reconciliation purpose, if any.
- ECA or Block Reference Number: Enter the block or ECA reference number.
- Reporting Information: Enter additional information about the transaction which must be reported.
- DDA Offset: Click **Search** to view and select the DDA offset details.

3. Click **Save**. You can view the configured journal online details in the [Journal Online Summary](#).

## Amount Block

You can create an amount block for a virtual account.

### Amount Block Summary

The summary screen provides a list of amount blocks for a virtual account. You can create an amount block using the [Amount Block Maintenance](#).

**How to reach here:**

**Virtual Account Management > Transactions > Amount Block > View Amount Block**

View Amount Block	
Effective Date: 1549256400000	Effective Date: 1526356800000
Maker: KISHORE OnceAuthorized:  000 Branch    004ZVAB01 ECA Reference Number	Maker: KISHORE OnceAuthorized:  000 Branch    004ZVAB01 ECA Reference Number
 Unauthorized     Active	 Unauthorized     Active
Effective Date: 1526443200000	Effective Date: 1549256400000
Maker: KISHORE OnceAuthorized:  000 Branch    004ZVAB01 ECA Reference Number	Maker: NISHA1 OnceAuthorized:  000 Branch    004ZVAB01 ECA Reference Number
 Unauthorized     Active	 Unauthorized     Reversed
Effective Date: 1546491600000	Effective Date: 1526443200000
Maker: ROHIT OnceAuthorized:  000 Branch    004ZVAB01 ECA Reference Number	Maker: KISHORE OnceAuthorized:  000 Branch    004ZVAB01 ECA Reference Number
 Unauthorized     Active	 Unauthorized     Active
Effective Date: 1554264000000	Effective Date: 1554264000000
Maker: LIU001 OnceAuthorized:  000 Branch    004ZVAB01 ECA Reference Number	Maker: ROHIT1 OnceAuthorized:  000 Branch    004ZVAB01 ECA Reference Number
 Unauthorized     Active	 Authorized     Active

Field	Description
Effective Date	Displays the start date of the amount block.
Maker	Displays the name of the user who created the record.
Once Authorized	Indicates if the record is authorized once or not.
Branch	Displays the name of the branch.

Field	Description
ECA Reference Number	Displays the ECA reference number.
Status	Displays the status of the record.

## Amount Block Maintenance

The maintenance screen allows you to create an amount block for a virtual account.

### How to reach here:

**Virtual Account Management > Transactions > Amount Block > Create Amount Block**

The screenshot shows the 'Create Amount Block' interface. At the top, there's a 'New' button. Below it, the 'ECA Details' section includes fields for Effective Date, Expiry Date, Block Type (set to 'Regulatory'), ECA Reference Number, Source Code, External Reference Number, and a 'Mark as Error' checkbox. The 'ECA Status' section is currently disabled. The 'Amount Block Details' section contains a grid table with columns for Account Number, Account Branch, Account Currency, Requested Amount, Approved Amount, Released Amount, Outstanding Amount, Status, Partial Block, and Partial Release. The grid displays 'No data to display.' and shows a page number '1' of '0 of 0 items'. At the bottom, there are 'Cancel' and 'Save' buttons.

### How to add an amount block:

1. In the **Create Amount Block** screen, provide the required details:

#### ECA Details

- Effective Date: Select a start date for the amount block from the dropdown calendar.
- Expiry Date: Select an expiry date for the amount block from the dropdown calendar.
- Block Type: Select a block type from the dropdown list.
- ECA Reference Number: The system generates the ECA reference number.
- Source Code: Click **Search** to view and select the required source code.
- External Reference Number: Enter reference number from an external system requesting for the block.
- Mask as Error: By default, this is disabled. If enabled, the failed records are marked as error. If disabled, the failed records are not marked as error.
- Branch: Displays the name of the branch.
- ECA Status: The system generates the ECA status.

### Amount Block Details

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

- Account Number: Click **Search** to view and select the account number.
- Account Branch: Based in the Account Number selected, information is auto-populated.
- Requested Amount: Enter the requested amount block.
- Approved Amount: The system generates the approved amount.
- Released Amount: The system generates the release amount.
- Outstanding Amount: The system generates the outstanding amount.
- Status: Displays the status of the block.
- Partial Block: By default, this is disabled. If selected, you can partially block the transaction account.
- Partial Release: By default, this is disabled. If selected, you can partially release the amount to the account.
- Remarks: Enter additional details of the amount block.

3. Click **Save**. You can view the account block details in the [Amount Block Summary](#).

## Account Transaction Enquiry

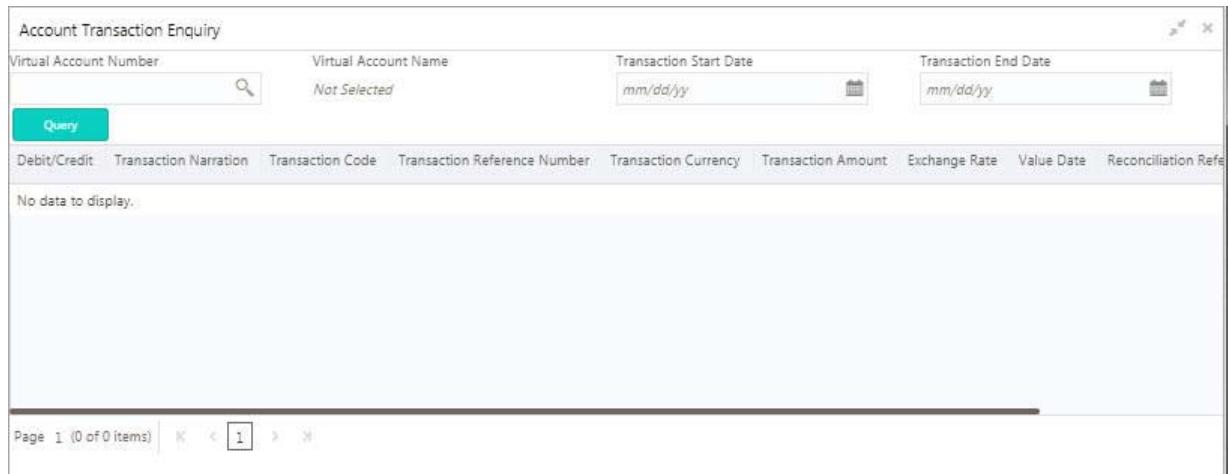
You can view the transaction details for a virtual account. The transactions include both journal transactions and internal transfers.

### Account Transaction Enquiry Query

The query screen provides a list of transaction on a virtual account.

#### How to reach here:

**Virtual Account Management > Queries > Account Transaction Enquiry**



#### How to query an amount transaction enquiry:

1. In the **Create Amount Transaction Enquiry** screen, provide the required details:

- Virtual Account Number: Click **Search** to view and select a virtual account number.
- Virtual Account Name: Displays a virtual account name.
- Transaction Start Date: Select a transaction start date from the dropdown calendar.
- Transaction End Date: Select a transaction end date from the dropdown calendar.

2. Click **Query** to view the columns with the updated details:

Column	Description
Debit/Credit	Indicates if its a debit/credit transaction.
Transaction Narration	Displays the transaction narration.
Transaction Code	Displays the transaction code.
Transaction Reference Number	Displays the transaction reference number.
Transaction Currency	Displays the transaction currency.
Transaction Amount	Displays the transaction amount.
Exchange Rate	Displays the exchange rate.
Value Date	Displays the value date.
Reconciliation Reference Number	Displays the reconciliation reference number.
Additional Information	Displays additional information about the transactions.
Source Code	Displays the source code.
Source Reference Number	Displays the source reference number.

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## Reference and Feedback

### References

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

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

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