

Oracle Banking Digital Experience

**Corporate File Upload User Manual
Release 18.3.0.0.0**

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Corporate File Upload User Manual
December 2018

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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 18.3.0.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.

Sr No.	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (FT/PC)	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (Oracle Banking Payments)	Oracle FLEXCUBE Universal Banking 14.1.0.0.0 (FT/PC)	Oracle FLEXCUBE Universal Banking 14.1.0.0.0 (Oracle Banking Payments)
1	Transaction Types					
	Internal Funds Transfer	✓	✓	×	✓	✓
	Domestic Funds Transfer - NEFT	✓	✓	×	✓	×
	Domestic Funds Transfer - RTGS	✓	✓	×	✓	×
	Domestic Funds Transfer - IMPS	✓	×	×	×	×
	International Funds Transfer	×	✓	×	✓	✓
	Mixed Transfer (Internal and Domestic)	✓	✓	×	✓	×
	Mixed Transfer (Internal and International)	×	✓	×	✓	✓
	Mixed Transfer (Internal, Domestic and International)	×	✓	×	✓	×

Sr No.	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (FT/PC)	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (Oracle Banking Payments)	Oracle FLEXCUBE Universal Banking 14.1.0.0.0 (FT/PC)	Oracle FLEXCUBE Universal Banking 14.1.0.0.0 (Oracle Banking Payments)
	Internal Payee*	✓	✓	✗	✓	✓
	Domestic Payee*	✓	✓	✗	✓	✗
	International Payee*	✗	✓	✗	✓	✓
	Mixed Payee (Internal and Domestic)*	✓	✓	✗	✓	✗
	Mixed Payee (Internal and International)*	✗	✓	✗	✓	✓
	Mixed Payee (Internal, Domestic and International)*	✗	✓	✗	✓	✗
	Domestic Demand Draft Payee*	✓	✓	✗	✓	✗
	International Demand Draft Payee*	✗	✓	✗	✓	✗
2	Accounting Type					
	Single Debit Single Credit (SDSC)	✓	✓	✗	✓	✓
	Single Debit Multiple Credit (SDMC)	✓	✓	✗	✓	✓
	Multiple Debit Multiple Credit (MDMC)	✓	✓	✗	✓	✓

Sr No.	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (FT/PC)	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (Oracle Banking Payments)	Oracle FLEXCUBE Universal Banking 14.1.0.0.0 (FT/PC)	Oracle FLEXCUBE Universal Banking 14.1.0.0.0 (Oracle Banking Payments)
3	Format Type (csv, xls,xlsx, xml)	NH	NH	NH	NH	NH
4	Approval Type (File Level / Record Level)	NH	NH	NH	NH	NH
5	File Type (Fixed Length / Delimited)	NH	NH	NH	NH	NH
6	Upload File - Select FI and upload the file	NH	NH	NH	NH	NH
7	Uploaded Files Inquiry	✓	✓	×	✓	✓
8	File Approval by the approver	NH	NH	NH	NH	NH
9	Server to Server Functionality	NH	NH	NH	NH	NH

* There is an integration required with the host system to validate some information captured as part of payee details whereas there is no storage of payees in the host.

3. 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 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.

4. File Upload Servicing

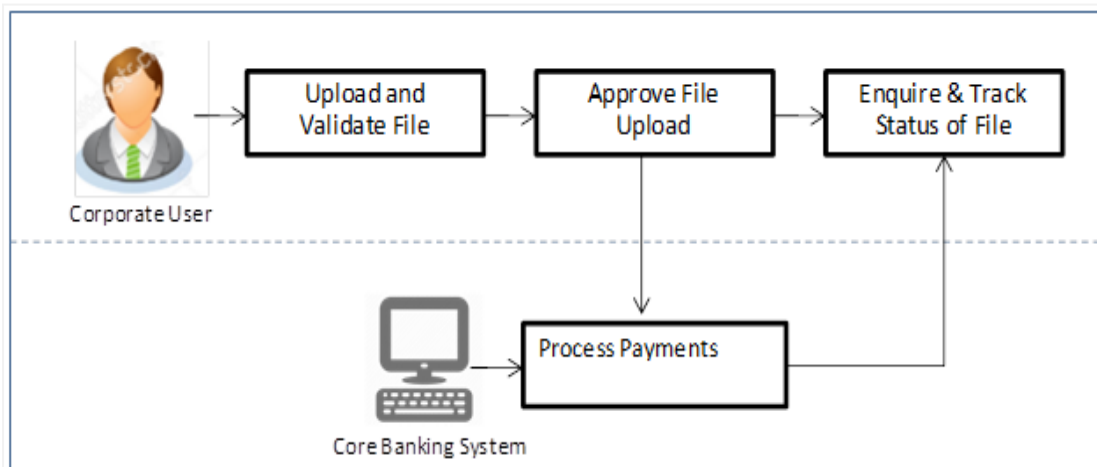
File Upload Servicing module allows a corporate user to upload files, approve the uploaded file and view its status.

Prerequisites

- Party Preferences set 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



4.1 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. At the top, there is a navigation bar with the ZigBank logo, search, mail, and user profile icons. The user is logged in as Anderson Wood. The main form area contains several dropdown menus: File Identifier (SDSCINTNLF - SDSC Internationa...), Transaction Type (International Funds Transfer), File Format Type (CSV,XML,XLS,XLSX), Approval Type, File Level, Accounting Type (Single Debit Single Credit), and File Name (SDSC.txt). There are 'Upload' and 'Cancel' buttons at the bottom of the form. A footer contains copyright information for Oracle.

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 • Admin Biller • Mixed Payment

Field Name	Description
File Format Type	<p>Format of the file.</p> <p>The file format could be:</p> <ul style="list-style-type: none"> • CSV • XML • XLS • XLSX
Approval Type	<p>Approval level of the file.</p> <p>The approval could be:</p> <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.

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
Click the **File Reference ID** to inquire about the uploaded file status.
The Uploaded File Inquiry screen appears.

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.

4.2 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 'Processed' 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. At the top, there is a navigation bar with the ZigBank logo, search, mail, and user profile icons. The user is identified as 'Anderson wood' with a last login of '11 Jun 08:35 PM'. The main content area is titled 'Uploaded Files Inquiry' and shows a table of 'Today's Files'. The table has the following columns: Upload Details, Type, File Identifier, File Name, File Reference Id, File Status, and Action. There are 9 rows of data. Below the table, there is a pagination control showing 'Page 1 of 1 (1-9 of 9 items)' and a 'Cancel' button. At the bottom, there is a 'File Status' legend with the following definitions:

- Uploaded** : File has been uploaded and file reference number is generated.
- Processing In Progress** : File is pending for liquidation.
- Processed with Exceptions** : File is processed but some of the records are in error.
- Verified** : File has been pre-processed and authorization checks are done (limit + account access check).
- Approved** : File has been approved.
- Error** : File has been pre-processed and contains error.
- Deleted** : File has been deleted.
- Expired** : File has been rejected.
- Rejected** : File has been rejected.
- Processed** : File is liquidated.

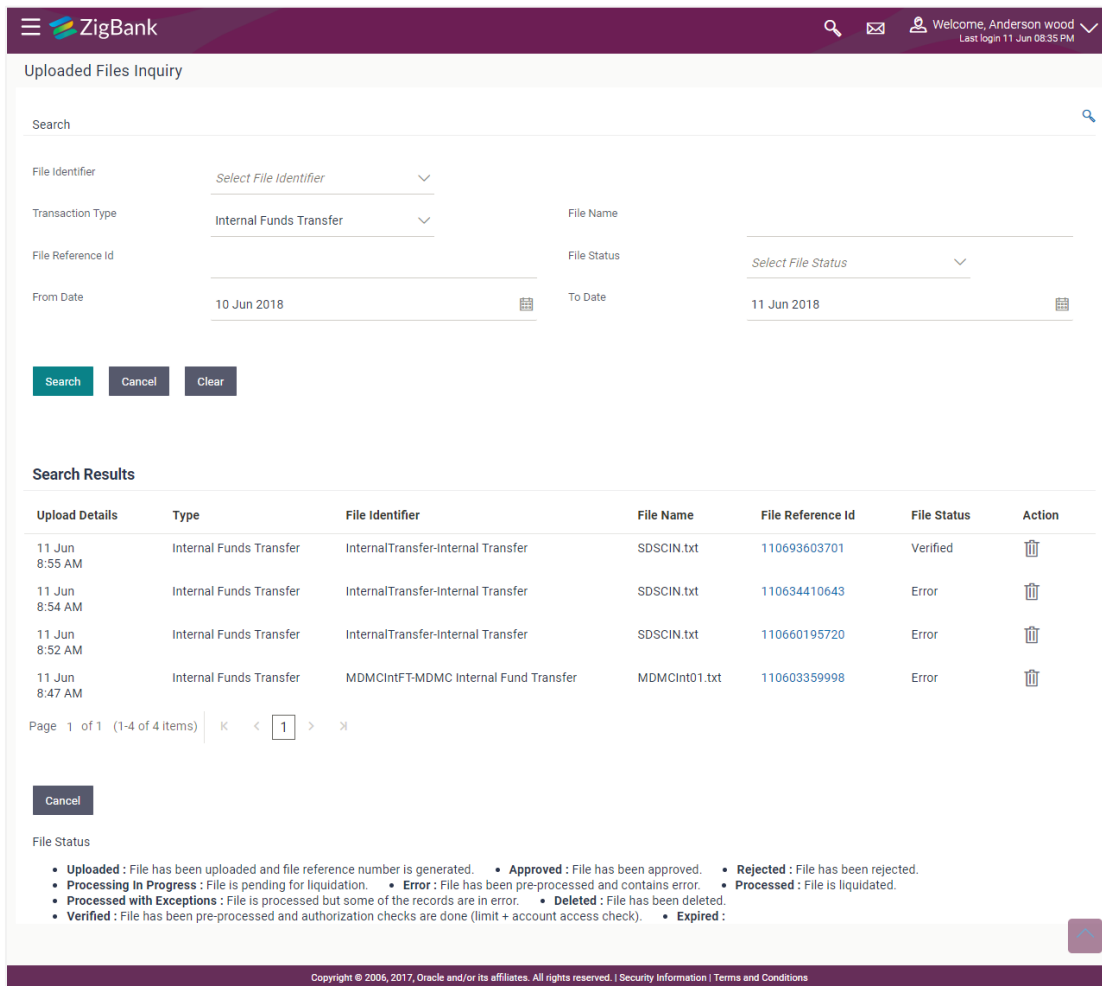
4.2.1 Uploaded File Inquiry – Search

Using this option, corporate users can search and view the files that are uploaded under a party with the date range and file type as SDSC, SDMC, and MDMC and view the record details under the same.

To search and view uploaded files

1. Click  to expand the search criteria. The search section appears.
2. Enter any two search criteria in the search section.
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



Search

File Identifier: *Select File Identifier*

Transaction Type: *Internal Funds Transfer*

File Reference Id: _____

From Date: 10 Jun 2018





To Date: 11 Jun 2018

File Name: _____

File Status: *Select File Status*

Search **Cancel** **Clear**

Search Results

Upload Details	Type	File Identifier	File Name	File Reference Id	File Status	Action
11 Jun 8:55 AM	Internal Funds Transfer	InternalTransfer-Internal Transfer	SDSCIN.txt	110693603701	Verified	
11 Jun 8:54 AM	Internal Funds Transfer	InternalTransfer-Internal Transfer	SDSCIN.txt	110634410643	Error	
11 Jun 8:52 AM	Internal Funds Transfer	InternalTransfer-Internal Transfer	SDSCIN.txt	110660195720	Error	
11 Jun 8:47 AM	Internal Funds Transfer	MDMCintFT-MDMC Internal Fund Transfer	MDMCint01.txt	110603359998	Error	

Page 1 of 1 (1-4 of 4 Items) **1**

Cancel

File Status

- **Uploaded** : File has been uploaded and file reference number is generated.
- **Processing in Progress** : File is pending for liquidation.
- **Approved** : File has been approved.
- **Rejected** : File has been rejected.
- **Error** : File has been pre-processed and contains error.
- **Processed** : File is liquidated.
- **Processed with Exceptions** : File is processed but some of the records are in error.
- **Deleted** : File has been deleted.
- **Verified** : File has been pre-processed and authorization checks are done (limit + account access check).
- **Expired** :

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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	
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. • Processing in Progress: File is not yet liquidated. • Rejected: File has been rejected (File level). The end of the life cycle of the file. • Approved: File has been fully approved. • Processed: File is completely liquidated. The user can download a response file at this stage. • Processed with exception: File is partially liquidated – i.e. while some records are processed, others are not. • Expired: File has expired. • Deleted: File was deleted.
Action	<p>The available action icon against the uploaded files.</p> <p>The action is to delete the uploaded file.</p>

4. Click the **File Reference ID** link to view the details. The **Uploaded File Inquiry - File Details** screen appears.

OR

Click  against a specific file upload record to delete the record. A delete icon will be shown against a record, only when if a record is of a future date and is fully approved.

File Details

File Details

File Name	SDSCIN.txt	Transaction Type	Internal Funds Transfer
File Reference Id	110693603701	Number of Records	4
File Status	Verified		

File Workflow

1 UPLOADED → 2 VERIFIED → 3 APPROVED → 4 PROCESSING_IN_PROGRESS → 5 PROCESSED

Record List

Value Date	Debit Account No	Amount	Credit Account Details	Type	Record Status	Action
02 Jan 2014	AT30193000012	£2.12	MICROSOFT TECH AT30012670043	Internal Funds Transfer	COMPLETED	E-Receipt
02 Jan 2014	AT30193000012	£5.16	MICROSOFT TECH AT30012670043	Internal Funds Transfer	VERIFIED	E-Receipt
02 Jan 2014	AT30193000012	£3.76	MICROSOFT TECH AT30012670032	Internal Funds Transfer	VERIFIED	E-Receipt
02 Jan 2014	AT30193000012	£5.15	MICROSOFT TECH AT30012670032	Internal Funds Transfer	VERIFIED	E-Receipt

Page 1 of 1 (1-4 of 4 items) | K < 1 > X



[Download as](#) | [Delete](#) | [Back](#)

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Field Description

Field Name	Description
File Name	File name of the uploaded file.
Transaction Type	Transaction type associated with the file.
File Reference ID	The file reference number, which was generated while uploading the file.
Number of Records	The total number of records in the file.
File Status	Status of the file uploads.
Error Report	Shows an icon to download the error file in case the uploaded file faced some runtime issue and failed to execute.
File Workflow	Flow displaying various stages and status of file upload.
Record List	
Value Date	The date on which the file was uploaded.
Debit Account No	Debit account number of the transaction.

Field Name	Description
Amount	Transaction amount.
Credit Account Details	Credit account details.
Type	Transaction type of file uploaded
Record Status	Status of the records of the uploaded file.
Action	Icon to download the e-receipt.

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.
OR
Click **Download as** to download the file in .pdf or .csv format.
OR
Click **Delete** to delete the uploaded file.

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 subsequently by the Host, before file is liquidated.

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 some records in a file are liquidated, others are deleted, what will the status of the file be?

The following table shows the file status which is followed to depict various status of the file upload. So if all the records of file are liquidated then the file status is processed, and if any of the records in the file is liquidated while all the other are rejected the file status will be processed, and if any of the records is liquidated and rest all have an error the file status will be processed with exception.

Verified	Approved	Processing in Progress	Liquidated	Rejected	Deleted	Error	File Status
All							Verified
	All						Approved

Verified	Approved	Processing in Progress	Liquidated	Rejected	Deleted	Error	File Status
		All					Processing in Progress
			All				Processed
				All			Rejected
					All		Deleted
						All	Error
			1	1			Processed
			1		1		Processed
			1			1	Processed with exception
			1	1	1		Processed
			1	1	1	1	Processed with exception
				1	1		Deleted
				1		1	Processed with exception
					1	1	Processed with exception

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

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

4. Can a user delete the entire file or deletion of only individual records within a file is allowed?

Whether only records can be deleted or the entire file will be deleted depends on the accounting type of the file, and the approval type (Record Level or File level)

The table below throws light on the combinations allowed

Sr No	Accounting Type	Authorization Type	File / Record Deletion allowed?
1	SDMC	File Level	The entire file, as well as individual records can be deleted.

Sr No	Accounting Type	Authorization Type	File / Record Deletion allowed?
2	SDSC	File Level	The entire file, as well as individual records can be deleted.
3	SDSC	Record Level	Only records can be deleted, and not the entire file
4	MDMC	Record Level	Only records can be deleted, and not the entire file

5. 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.

6. 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.

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

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

8. 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 Processed stage. Alternately, users can log in to view the status of the file.

4.3 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 reject others. Only the approved records are processed further.

How to reach here:

Approver Dashboard > Pending for Approvals

4.3.1 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.
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.

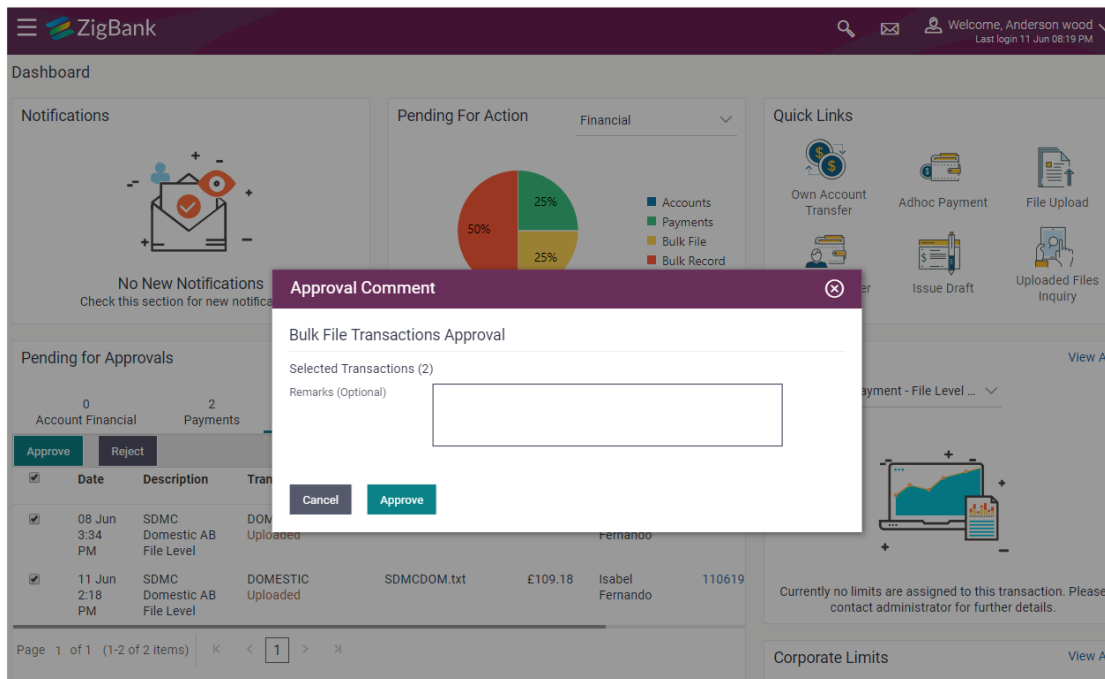
Bulk File Approve / Reject

Pending for Approvals								Financial
0 Account Financial		2 Payments		2 Bulk File		4 Bulk Record		
<input type="checkbox"/>	Date	Description	Transaction Type	File Name	File Amount	Initiated By	Reference No	Status
<input type="checkbox"/>	08 Jun 3:34 PM	SDMC Domestic AB File Level	DOMESTIC Uploaded	SDMCDOM.txt	£109.17	Isabel Fernando	080612682744	In Progress
<input type="checkbox"/>	11 Jun 2:18 PM	SDMC Domestic AB File Level	DOMESTIC Uploaded	SDMCDOM.txt	£109.18	Isabel Fernando	110619315224	In Progress

Page 1 of 1 (1-2 of 2 items) | K < 1 > »

3. If you click **Approve**, the **Approval Comment** screen appears.

Bulk File Approve / Reject – Remarks



- a. Enter the remarks for approval. Click **Approve**.
Transaction successfully approved message appears.
OR
4. If you click **Reject**. The **Approval Comment** screen appears.
 - a. Enter the remarks for rejection. Click **Reject**.
Transaction rejected message appears.

4.3.2 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.
2. Select a file that is to be approved.
The **Record Approval** screen appears.
OR
Click the link under the **Reference No** column. The **File Details** screen appears.

Bulk Record Approve / Reject

Pending for Approvals Financial ▼

0 2 2 4
 Account Financial Payments Bulk File Bulk Record

Approve
Reject

<input type="checkbox"/>	Date	Transaction Type	Debit Account No	Amount	Payee Account Details	Initiated By
<input checked="" type="checkbox"/>	11 Jun 2:25 PM	INTERNAL Uploaded	xxxxxxxxxxxx0012	£2.12	AT30012670043	Isabel Fernando
<input type="checkbox"/>	11 Jun 2:25 PM	INTERNAL Uploaded	xxxxxxxxxxxx0012	£5.16	AT30012670043	Isabel Fernando
<input type="checkbox"/>	11 Jun 2:25 PM	INTERNAL Uploaded	xxxxxxxxxxxx0012	£5.15	AT30012670032	Isabel Fernando
<input type="checkbox"/>	11 Jun 2:25 PM	INTERNAL Uploaded	xxxxxxxxxxxx0012	£3.76	AT30012670032	Isabel Fernando

Page 1 of 1 (1-4 of 4 items) ⏪ < 1 > ⏩

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

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

Record Approval - File Details

5. In the **Pending for Approval** section, click the **Reference Id** link of the file that is to be approved.
The **Bulk Record Approval – File Details** screen appears.

Bulk Record Approval

Approve | Reject

File Name	SDSCIN.txt	Purpose Of Remittance	PENS
Record Ref No	110693603701000002	Record Status	Verified
Transaction Reference Id	110665475DFB		

Debit Details

Debit Party Id	001930	Debit Account Currency	GBP
Debit Account No	AT30193000012	Debit Account Branch	AT3
Debit Narrative	SingleDr101		

Credit Details

Payee Name	MICROSOFT TECH	Value Date	02 Jan 2014
Credit Account No	AT30012670043	Credit Account Branch	AT3
Payment Amount	5.16	Payment Currency	GBP
Credit Narrative	SingleCr101		

Transaction Journey

Initiation | Approval | Completion

Isabel Initiator Fernando
11 Jun 02:25 PM

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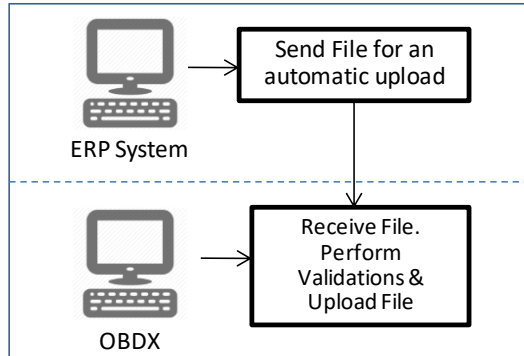
- b. Click **Approve** to approve the transaction.
The **Approval Comment** screen appears.
 - i. Enter the remarks for approval. Click **Approve**.
Transaction successfully approved message appears.
OR
- c. Click **Reject** to reject the transaction.
The **Approval Comment** screen appears.
 - i. Enter the remarks for rejection. Click **Reject**.
Transaction rejected message appears.

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5. 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.

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