

Transaction User Guide

Oracle Banking Virtual Account Management

Release 14.3.0.0.0

Part No. F18410-01

May 2019

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/

Copyright © 2018-2019, 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

Welcome to Transactions User Guide	4
Internal Transfer.....	4
Internal Transfer Summary	4
Internal Transfer Maintenance.....	6
Journal Online	7
Journal Online Summary	7
Journal Online Maintenance.....	8
Amount Block.....	9
Amount Block Summary	9
Amount Block Maintenance.....	10
Account Transaction Enquiry	11
Account Transaction Enquiry Query.....	11
Virtual Account Statement.....	12
Virtual Account Statement Generation	12
Exchange Rate Queues	12
Amount Block	13
Journal Online	13
Business Exceptions	14
Reference and Feedback	17
References.....	17
Documentation Accessibility	17
Feedback and Support.....	17

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 document is intended for Back Office Data Entry Clerk, Back Office Managers/Officers, Product Managers, End of Day Operators and Financial Controller users.

This section contains the following topics:

Internal Transfer	Journal Online
Amount Block	Account Transaction Enquiry
Virtual Account Statement	Exchange Rate Queues
Business Exceptions	

Internal Transfer

You can transfer funds from one virtual account to another virtual account that are mapped to same real account of the same customer. Internal transfers are processed immediately so that, the funds become available in the receiving account straight away.

Internal Transfer Summary

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

How to reach here:

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

The screenshot shows a web application window titled "View Internal Transfer". The window contains a grid of 8 cards, each representing an internal transfer. Each card displays the following information:

- Booking Reference Number (with a refresh icon)
- Booking Date
- Real Customer Number
- Transaction VA No
- Status: Authorized (with a lock icon) and Active (with a padlock icon)

Booking Reference Number: 000ZVIB011990501 Booking Date: 2018-06-18 Real Customer Number: 000039 Transaction VA No: 0006 Authorized Active	Booking Reference Number: 000ZVIB011950001 Booking Date: 2018-06-13 Real Customer Number: 000039 Transaction VA No: 0012 Authorized Active	Booking Reference Number: 000ZVIB012101001 Booking Date: 2018-06-28 Real Customer Number: 000010 Transaction VA No: 0049 Authorized Active	Booking Reference Number: 000ZVIB012101002 Booking Date: 2018-06-26 Real Customer Number: 000010 Transaction VA No: 0049 Unauthorized Active
Booking Reference Number: 000ZVIB012101003 Booking Date: 2018-06-28 Real Customer Number: 000010 Transaction VA No: 0049 Unauthorized Active	Booking Reference Number: 000ZVIB012101004 Booking Date: 2018-06-28 Real Customer Number: 000010 Transaction VA No: 0049 Authorized Active	Booking Reference Number: 000ZVIB012101006 Booking Date: 2018-06-29 Real Customer Number: 000010 Transaction VA No: 0049 Authorized Active	Booking Reference Number: 000ZVIB012101007 Booking Date: 2018-06-28 Real Customer Number: 000010 Transaction VA No: 0051 Unauthorized Active

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

How to reverse a transaction:

1. In the **View Internal Transfer** screen, click a tile to open a configured records. The selected internal transfer screen appears.

The screenshot shows the 'Internal Transfer' screen with the following details:

- Booking Reference Number:** 0002V8011950001
- Booking Date:** Jun 13, 2018
- Value Date:** Jun 13, 2018
- Source Code:** internal
- Source Reference Number:** (empty)
- Customer Number:** 000039
- Real Account Number:** 000963333034
- Real Account Branch:** 000
- Original Reference Number:** (empty)

Transaction Details:

- Virtual Account Number:** 0012
- Currency:** GBP
- Amount:** £100.00
- Transaction Code:** TRN
- Debit/Credit Indicator:** Debit

Offset Details:

- Virtual Account Number:** 0011
- Currency:** GBP
- Amount:** £100.00
- Transaction Code:** TRN
- Debit/Credit Indicator:** Credit

Other Details:

- Remarks:** (empty text area)

The top toolbar contains buttons for 'New', 'Reverse', and 'Print'. The 'Reverse' button is highlighted in red.

2. Click **Reverse** on the screen toolbar, a confirmation message appears.

The 'Reverse' dialog box contains the following elements:

- Title:** Reverse
- Message:** Are you sure you want to reverse the record? Please confirm
- Remarks:** (empty text area)
- Buttons:** Confirm, Cancel

3. Provide remarks and click **Confirm** to reverse the transaction.

Internal Transfer Maintenance

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

How to reach here:

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

Create Internal Transfer

Booking Reference Number
No Data Available

Booking Date
Jan 24, 2019

Value Date *
mmm d, y

Source Code
OBVAM

Source Reference Number

Customer Number *
[Search]

Real Account Number *
[Search]

Real Account Branch
No Real Account Selected

Original Reference Number
No Data Available

Transaction Details

Virtual Account Number *
[Search]

Currency
No Virtual Account Selected

Amount *

Transaction Code *
[Search]

Debit/Credit Indicator
Debit Credit

Offset Details

Virtual Account Number *
[Search]

Currency
No Virtual Account Selected

Amount

Transaction Code *
[Search]

Debit/Credit Indicator
Debit Credit

Other Details

Remarks
[Text Area]

Save Cancel

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: By default, the application date is selected as the booking date.
 - Value Date: Click **Calendar** to select a value date from the dropdown calendar.
 - Source Code: Click **Search** to view and select the source code.
 - Source Reference Number: Enter the source reference number.
 - Customer Number: Click **Search** to view and select the customer number.
 - Real Account Number: Click **Search** to view and select the account number. Depending on the real account number selected, the associated virtual account number are populated in the Virtual Account Number fields of Transaction Details and Offset Details.
 - Real Account Branch: Based on the Real Account Number selected, the information is auto-populated.
 - Original Reference Number: The system generates the original reference number.

Transaction Details

- Virtual Account Number: Click **Search** to view and select the virtual account number.
- Currency: Based on the Virtual Account Number selected, the information is auto-populated.
- Amount: Enter the amount.

- Transaction Code: Click **Search** to view and select the transaction code. To create a new transaction code, see [Transaction Code](#) in the [Common Core User Guide](#).
- Debit/Credit Indicator: Select one of the options to indicate if the transaction is debit/credit.

Offset Details

- Virtual Account Number: Click **Search** to view and select the virtual account number.
- Currency: Based on the Virtual Account Number selected, the information is auto-populated.
- Amount: The system populates the amount entered in the Transaction Details.
- Transaction Code: Click **Search** to view and select the transaction code.
- Debit/Credit Indicator: Select one of the options to indicate if the transaction is debit/credit. If the Transaction Details is selected as Debit, the Offset Details is automatically selected as Credit. As both cannot be debit/credit.

Other Details

- Remarks: Enter additional information about the internal transfer fund.

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

Journal Online

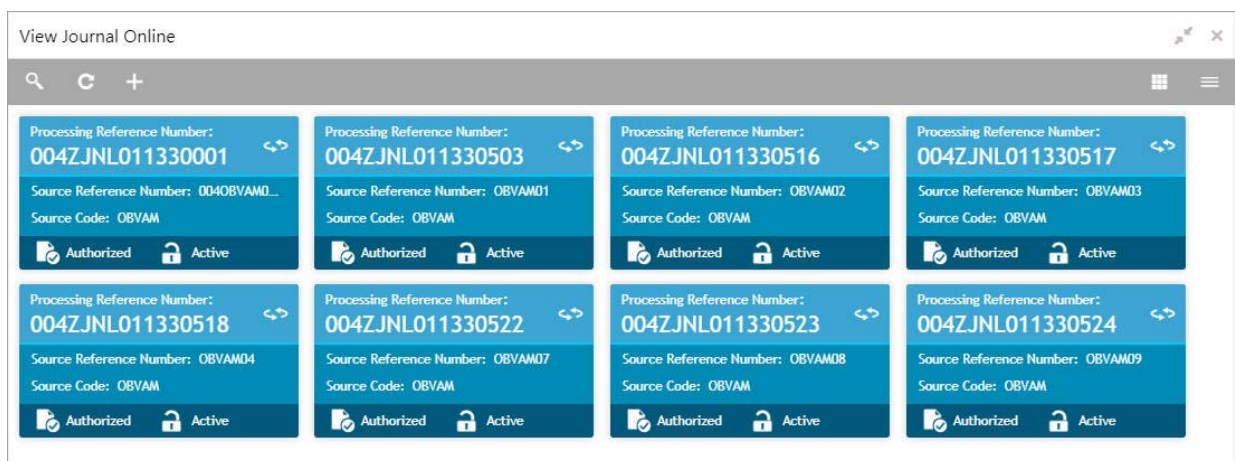
Journal online is used for posting debit/credit transactions to virtual accounts. Any transaction posted on the virtual account is redirected to the underlying DDA for transaction posting into the real account.

Journal Online Summary

The summary screen provides a list of journal online transactions. You can post debit/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.
Source Reference Number	Displays the source reference number.
Source Code	Displays the source code.
Status	Displays the status of the record.

You can also perform a reverse transaction for journal online, see [How to reverse a transaction](#): (the steps are similar).

Journal Online Maintenance

The maintenance screen allows you to post debit/credit transactions for a virtual account.

How to reach here:

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

How to add a journal online:

1. In the **Create Journal Online** screen, provide the required details:
 - Source Code: Click **Search** to view and select the required source code.
 - Source Reference Number: Enter the source reference number.
 - Booking Date: By default, the application date is selected as the booking date.
 - Initiation Date: By default, the application date is selected as the booking date.
 - Processing Reference Number: The system generates a 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:
 - Account Number (Virtual Account/Identifier): Click **Search** to view and select the required account number.
 - Virtual Account Currency: Based on the Virtual Account selected, the information is auto-populated.
 - Virtual Account Branch: Based on the Virtual Account selected, the information is auto-populated.
 - Debit/Credit: Select if the transaction is debit/credit.
 - 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.
 - Transaction Code: Click **Search** to view and select the transaction code.

- Value Date: By default, the application date is selected as the value date.
- Exchange Rate: Enter the exchange rate.
- Amount in Account Currency: Enter the amount in account currency.
- Additional Text: Enter additional information about the transaction.
- Reconciliation Reference Number: Enter additional information about the transaction that is used for the reconciliation purpose.
- ECA or Block Reference Number: Enter the block or ECA reference number.
- Reporting Information: Enter additional information about the transaction which must be reported.
- Real Account Number: Enter the real account number.
- Real Account Branch: Enter the real account branch.
- Real Account Exchange Rate: Enter the real account exchange rate.
- Real Account Amount: Enter the real account amount.
- Skip DDA Entries: If enabled, indicates to skip a DDA entry for an account number.
- DDA Offset: Click **Search** to view and select the DDA offset details.

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

Amount Block

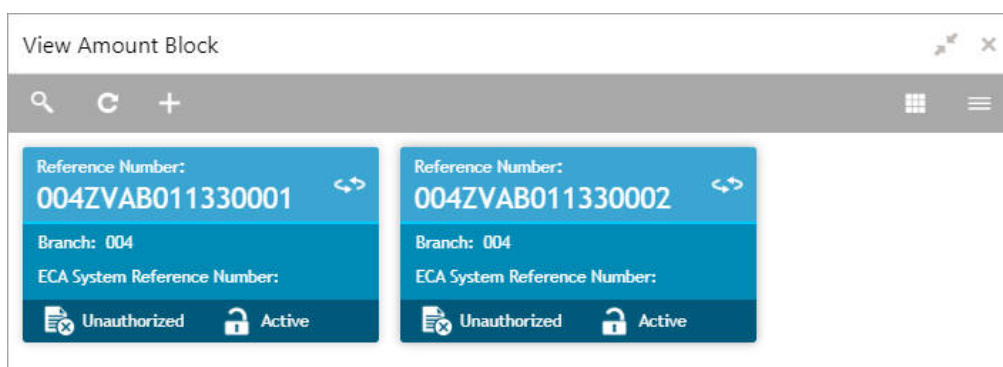
You can block a specified amount for a virtual account. When an amount is blocked for a virtual account, the available balance for transaction is the current balance minus the defined amount block. Example: If the total amount in the account is \$10,000 and the amount block is \$1,000, the available balance for transaction is \$9,000

Amount Block Summary

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

How to reach here:

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



Field	Description
Reference Number	Displays the amount block reference number.
Branch	Displays the branch number.
ECA System Reference Number	Displays the ECA reference number.
Status	Displays the status of the record.

Amount Block Maintenance

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

How to reach here:

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

Create Amount Block

New

Effective Date *

Expiry Date *

Block Type *

Reference Number

Source Code *

Source Reference Number

Branch

CPM

Amount Block Details

<input type="checkbox"/>	Account Number *	Account Branch	Block Currency *	Requested Amount in Block Ccy *	Exchange Rate Block Ccy-VA Ccy	Account Currency	Requested Amount in Account Ccy	Released Amount in Block Currency
No data to display.								

Page 1 (0 of 0 items) | < 1 >

Save Cancel

How to add an amount block:

1. In the **Create Amount Block** screen, provide the required 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.
- Reference Number: The system generates a reference number.
- Source Code: Click **Search** to view and select the required source code.
- Source Reference Number: Enter/the system generates a default reference number.
- Branch: Displays the branch number.

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 on the Account Number selected, the information is auto-populated.
- Block Currency: Click **Search** to view and select a currency.
- Requested Amount in Block Currency: Enter an amount for the blocked currency.
- Account Currency: Based on the Account Number selected, the information is auto-populated.
- Requested Amount in Account Currency: Enter the requested amount block.
- Released Amount in Block Currency: The system generates the release amount.
- Outstanding Amount in Block Currency: The system generates the outstanding amount.
- ECA System Reference Number: Displays the ECA system reference number details.
- Real Account Number: The system generates the real account number.
- Real Account Branch: The system generates the real account branch.
- Real Account Currency: The system generates the real account currency.
- Real Account Amount: The system generates the real account amount.
- Real Account Exchange Rate: The system generates the real account exchange rate.

- 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

Account Transaction Enquiry

Virtual Account Number *
Virtual Account Name
Transaction Start Date *
Transaction End Date *

No Virtual Account Selected
Jan 24, 2019
Jan 24, 2019

Query

Debit/Credit	Transaction Narration	Transaction Code	Transaction Reference Number	Transaction Currency	Transaction Amount	Exchange Rate	Value Date	Real Account	Real Account Branch	Real Account
No data to display.										

Page 1 (0 of 0 items)

How to query an amount transaction enquiry:

- 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: Based on the Virtual Account Number selected, the information is auto-populated.
 - Transaction Start Date: Select a transaction start date from the dropdown calendar.
 - Transaction End Date: Select a transaction end date from the dropdown calendar.
- Click **Query** to view amount transactions:

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.

Column	Description
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.
Entry Service	Displays the service details.

Virtual Account Statement

You can generate all transactions with their effective account balances over a specified period of time for a given virtual account number that is associated with a virtual entity. The virtual account statement is generated in a downloadable PDF format.

Virtual Account Statement Generation

The generation screen provides a list of all transactions and their effective account balances in a PDF format.

How to reach here:

Virtual Account Management > Queries > Virtual Account Statement

Virtual Account Statement

Virtual Entity *
Virtual Account Number *
From Date *
To Date *

ALL
Jan 24, 2019
Jan 24, 2019

Generate

How to generate a virtual account statement:

- In the **Virtual Account Statement** screen, provide the required details:
 - Virtual Entity: Click **Search** to view and select a virtual entity.
 - Virtual Account Number: Based on the Virtual Entity selected, the information is auto-populated.
 - From Date: Select a date from when to download the account statement details using the dropdown calendar.
 - To Date: Select a date until when to download the account statement details using the dropdown calendar.



Note

The To Date field cannot be greater than the application date.

- Click **Generate** to download the virtual account statement in a PDF format.

Exchange Rate Queues

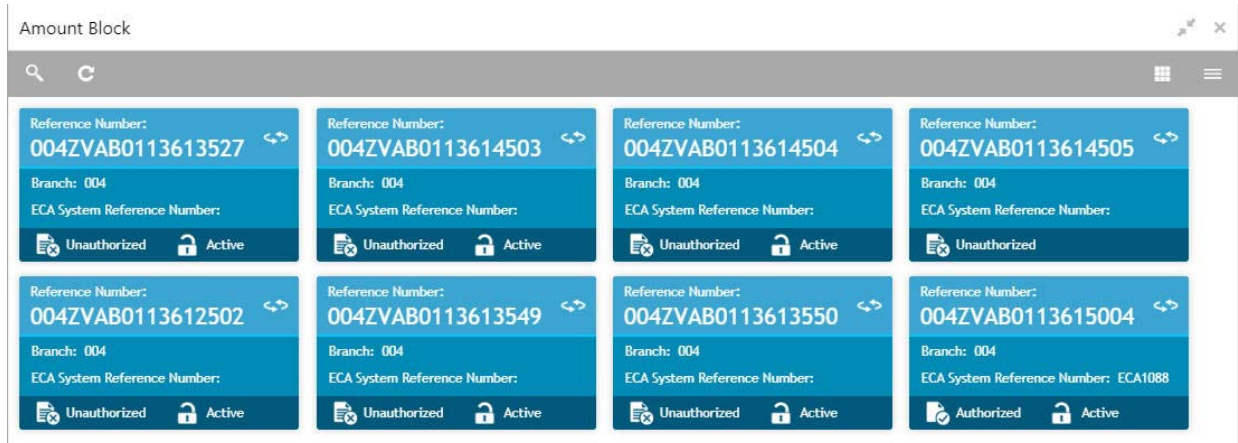
You can access and approve the exchange rate queues for amount block and journal online.

Amount Block

You can approve an amount block record.

How to reach here:

Virtual Account Management > Queues > Exchange Rate Queues > Amount Block



The screenshot shows a web application window titled "Amount Block". It contains a grid of eight record cards arranged in two rows and four columns. Each card displays the following information: Reference Number, Branch (004), ECA System Reference Number, and a status indicator (Unauthorized/Authorized and Active). The Reference Numbers are: 004ZVAB0113613527, 004ZVAB0113614503, 004ZVAB0113614504, 004ZVAB0113614505, 004ZVAB0113612502, 004ZVAB0113613549, 004ZVAB0113613550, and 004ZVAB0113615004. The ECA System Reference Number for the last record is ECA1088. The status for the last record is Authorized, while others are Unauthorized.

Field	Description
Reference Number	Displays the amount block reference number.
Branch	Displays the branch number.
ECA System Reference Number	Displays the ECA reference number.
Status	Displays the status of the record.

How to approve an amount block rate queue:

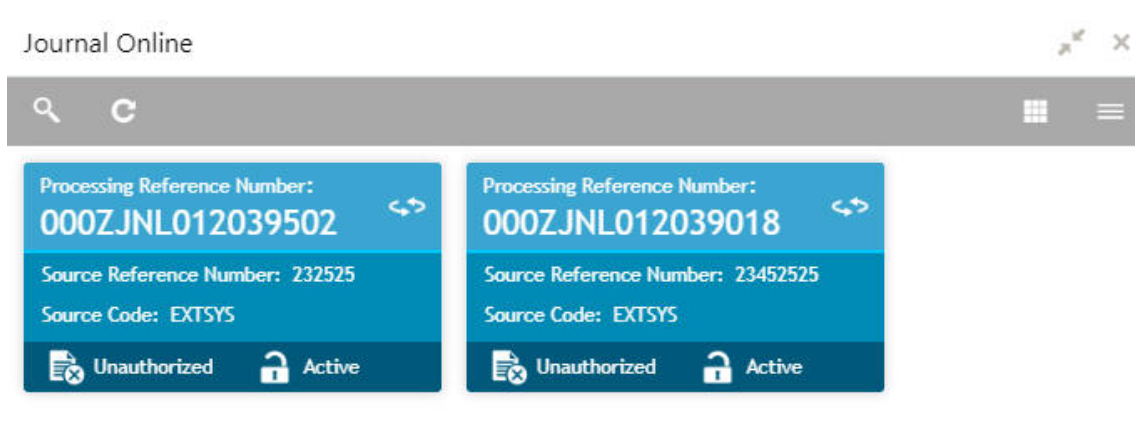
1. In the **Amount Block** screen, select the required record. The **Amount Block Rate Queue** screen appears.
2. In the **Amount Block Rate Queue** screen, provide the require details in the grid:
 - Real Account Exchange (New): Enter a real account exchange details.
 - Real Account Amount (New): Based on the Real Account Exchange entered, the real account amount is auto-populated.
3. Click **Approve**. A confirmation message appears.

Journal Online

You can approve a journal online record.

How to reach here:

Virtual Account Management > Queues > Exchange Rate Queues > Journal Online



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

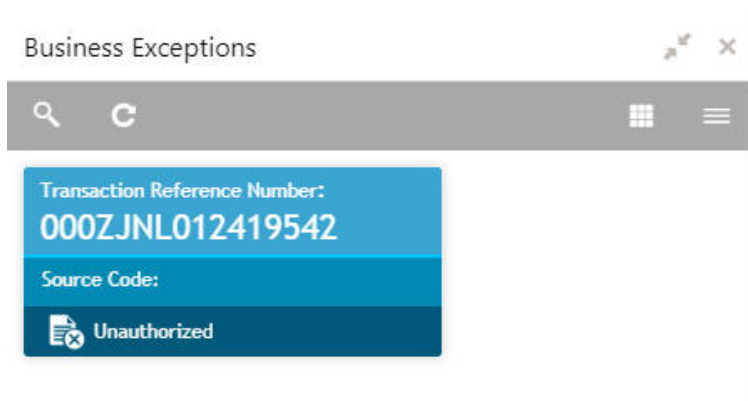
You can also approve a journal online record for an exchange rate queue, see [How to approve an amount block rate queue](#): (the steps are similar).

Business Exceptions

You can view the transaction details of the business exceptions.

How to reach here:

Virtual Account Management > Queues > Business Exceptions



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

How to view a business exception queue:

- In the **Business Exception** screen, select the required record. The **Business Exception Queue** screen appears.

Business Exception Queue

Transaction Reference Number

000ZJNL012415073

View Payload



ECA System: FCUBS14.0

Exception: Could not interact with ECA System

Retry Count: 4

Posting Status: FAILURE

Updated By:

Updated On:

Retry

Options in Business Exception Queues:

- View Payload: Displays the payload details of the business exceptions.
- Retry: Allows you to retry the business exception queues.

A

Account Transaction Enquiry	11
Account Transaction Enquiry Query	11, 12
Amount Block	9
Amount Block Maintenance	10
Amount Block Summary	9

I

Internal Transfer	4
Internal Transaction Maintenance	6
Internal Transfer Summary	4

J

Journal Online	7
Journal Online Maintenance	8
Journal Online Summary	7

References

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

- Oracle Banking Security Management System User Guide
- Oracle Banking Common Core User Guide
- Oracle Banking Getting Started User Guide
- Oracle Banking Virtual Account Management Overview Guide
- Oracle Banking Virtual Account Management Customer and Accounts User Guide
- Oracle Banking Virtual Account Management Identifier User Guide
- Oracle Banking Virtual Account Management Configuration User 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/us/corporate/accessibility/index.html>.

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.