Oracle Banking Digital Experience

Corporate File Upload User Manual
Release 19.1.0.0.0

Part No. F18558-01

May 2019

ORACLE®

Corporate File Upload User Manual

May 2019

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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 19.1.0.0.0, 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 Banking Payments 14.2.0.0.0	Oracle Banking Payments 14.3.0.0.0	Oracle Banking Virtual Account Management 14.3.0.0.0
1.	**Transfer/Payment - Transaction Types**				
	Internal Account Funds Transfer	✓	✓	✓	×
	India Domestic Funds Transfer - NEFT	✓	×	×	×
	India Domestic Funds Transfer - RTGS	✓	×	×	×
	India Domestic Funds Transfer - IMPS	×	×	×	×
	Domestic Funds Transfer - RTGS Using SWIFT	×	×	✓	×
	SEPA Transfer (Credit Transfer, Card Transfer)	×	×	×	×
	UK Payment (Urgent, Non Urgent, Faster)	×	×	×	×
	International Funds Transfer	×	✓	✓	×
	Mixed Transfer (Internal and India Domestic <NEFT and RTGS)	✓ (Record level only)	×	×	×

	Mixed Transfer (Internal and Domestic <UK/SEPA>)	×	×	×	×
	Mixed Transfer (Internal and Domestic <RTGS Using SWIFT>)	×	×	×	×
	Mixed Transfer (Internal and International)	×	✓ (Record level only)	✓ (Record level only)	×
	Mixed Transfer (Domestic <India/UK/SEPA> and International)	×	×	×	×
	Mixed Transfer (Domestic <RTGS Using SWIFT> and International)	×	×	×	×
	Mixed Transfer (Internal, Domestic <India/UK/SEPA/RTGS with SWIFT> and International)	×	×	×	×
2.	**Payee Maintenance - Transaction Types**				
	Internal Account Payee*	✓	✓	✓	×
	India Domestic Payee (NEFT/RTGS)*	✓	×	×	×
	Domestic Payee - RTGS Using SWIFT	×	×	×	×
	SEPA Transfer Payee (Credit and Card Transfer)	×	×	×	×
	UK Payment Payee (Faster, Urgent and Non Urgent)	×	×	×	×
	International Payee*	×	✓	✓	×

	Mixed Payee (Internal and India Domestic <NEFT/RTGS>)*	✓	×	×	×
	Mixed Payee (Internal and Domestic <RTGS Using SWIFT>)	×	×	×	×
	Mixed Payee (Internal and Domestic <UK/SEPA/RTGS using SWIFT>)	×	×	×	×
	Mixed Payee (Internal and International)*	×	✓	✓	×
	Mixed Payee (Domestic <India/UK/SEPA/RTGS using SWIFT> and International)*	×	×	×	×
	Mixed Payee (Internal, Domestic <India/UK/SEPA/RTGS using SWIFT> and International)*	×	×	×	×
	Domestic Demand Draft Payee*	✓	✓	✓	×
	International Demand Draft Payee*	×	✓	✓	×
3.	**Virtual Accounts Maintenance**				
	Virtual Accounts Creation with Real Account linkage	×	×	×	✓
	Virtual Accounts Creation without Real Account linkage	×	×	×	✓
	Virtual Accounts Structure Creation	×	×	×	✓
	Remitter List Creation	×	×	×	✓

4.	**Accounting Types** Single Debit Single Credit (SDSC) - File Level & Record Level Approval Single Debit Multiple Credit (SDMC) - File Level Approval Only Multiple Debit Multiple Credit (MDMC) - Record Level Approval Only Formats: Delimited(CSV, XLS,XLSX) / Fixed Length				
	SDSC- Internal Account Funds Transfer	✓	✓	✓	×
	SDSC - India Domestic Funds Transfer - NEFT	✓	×	×	×
	SDSC - India Domestic Funds Transfer - RTGS	✓	×	×	×
	SDSC - India Domestic Funds Transfer - IMPS	×	×	×	×
	SDSC - Domestic Funds Transfer – RTGS using SWIFT	×	×	✓ (File level only)	×
	SDSC - SEPA Transfer (Credit and Card Transfer)	×	×	×	×
	SDSC - UK Payments (Faster, Urgent and Non Urgent)	×	×	×	×
	SDSC - International Fund Transfer	×	✓	✓	×
	SDSC – Mixed File (Internal, Domestic <India/UK/SEPA/RTGS using SWIFT> and International)	✓ Internal and India Domestic Transfer (NEFT, RTGS)	✓ Internal and International Fund Transfer	✓ Internal and International Fund Transfer	×
	SDMC - Internal Account Funds Transfer	✓	✓	✓	×
	SDMC - India Domestic Funds Transfer - NEFT	✓	×	×	×
	SDMC - India Domestic Funds Transfer - RTGS	✓	×	×	×
	SDMC - India Domestic Funds Transfer - IMPS	×	×	×	×

	SDMC - Domestic Funds Transfer – RTGS using SWIFT	×	×	✓	×
	SDMC - SEPA Transfer (Credit and Card Transfer)	×	×	×	×
	SDMC - UK Payments (Faster, Urgent and Non Urgent)	×	×	×	×
	SDMC - International Fund Transfer	×	✓	✓	×
	MDMC - Internal Account Funds Transfer	✓	✓	✓	×
	MDMC - India Domestic Funds Transfer - NEFT	✓	×	×	×
	MDMC - India Domestic Funds Transfer - RTGS	✓	×	×	×
	MDMC - India Domestic Funds Transfer - IMPS	×	×	×	×
	MDMC - Domestic Funds Transfer – RTGS using SWIFT	×	×	×	×
	MDMC - SEPA Transfer (Credit and Card Transfer)	×	×	×	×
	MDMC - UK Payments (Faster, Urgent and Non Urgent)	×	×	×	×
	MDMC - International Fund Transfer	×	✓	✓	×
	MDMC – Mixed File (Internal, Domestic <India/UK/SEPA/RTGS using SWIFT> and International)	✓ Internal and India Domestic Transfer (NEFT, RTGS)	✓ Internal and International Fund Transfer	✓ Internal and International Fund Transfer	×
5.	**Uploaded Files Inquiry**	✓	✓	✓	✓
6.	**File Approval by the approver**	**NH**	**NH**	**NH**	**NH**

7.	**Server to Server Functionality**	**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.

Note: Due to varied nature of domestic clearing networks, customization will be required to integrate OBDX Domestic Payments with Oracle Banking Payments for network lookup and payment service. Out of box, OBDX is qualified with the following services of OBPM 14.2.0.0.0 14.3.0.0.0 releases for Domestic Payments.

For Network Lookup: ClearingCodeFetchService:QueryClearingCodeFetch
For Payment: PMSinglePaymentService:CreateSinglePayment

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, Virtual Account creation, Virtual Account Structure creation and remitter list creation are few examples of financial and non-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
- Virtual Accounts Creation (With and without Real Accounts Linkage)
- Virtual Account Structure Creation
- Remitter list Creation

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

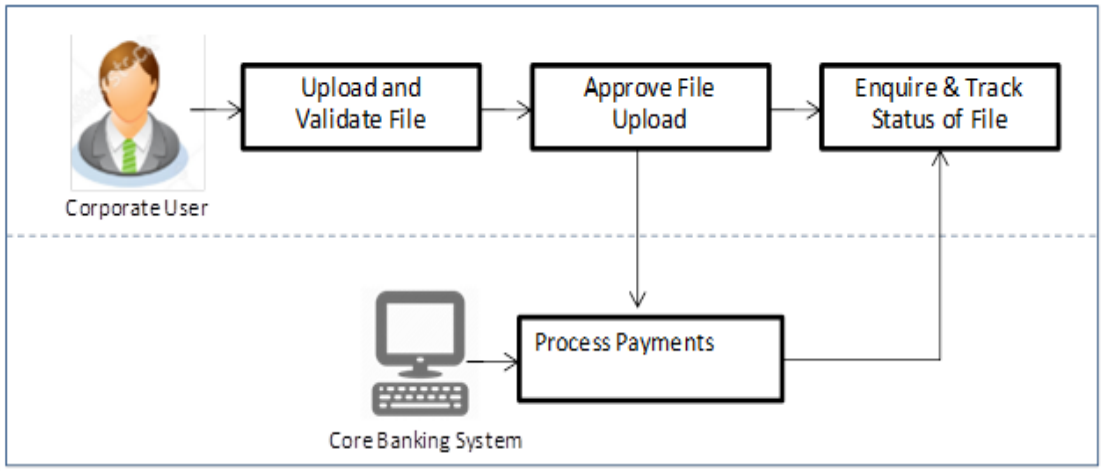
File Upload Servicing module allows a corporate user to upload files, approve the uploaded file and view its status.

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

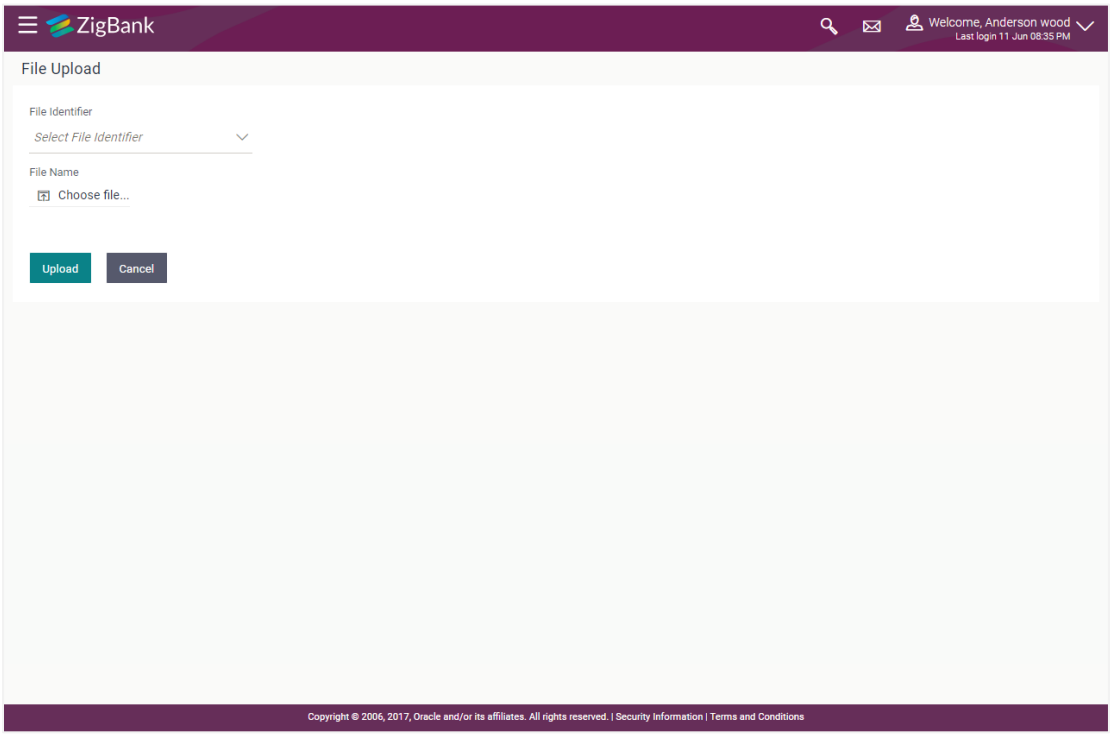
This option allows the corporate user to upload files containing multiple payments, Virtual Account related transactions

While files are managed entirely within the File Uploads module, the payments and VAM transactions are queued in the Core Banking system, once submitted.

How to reach here:

Corporate Dashboard > Toggle Menu > File Upload > File Upload
OR
Corporate Dashboard > Quick Links > File Upload

File Upload



Field Description

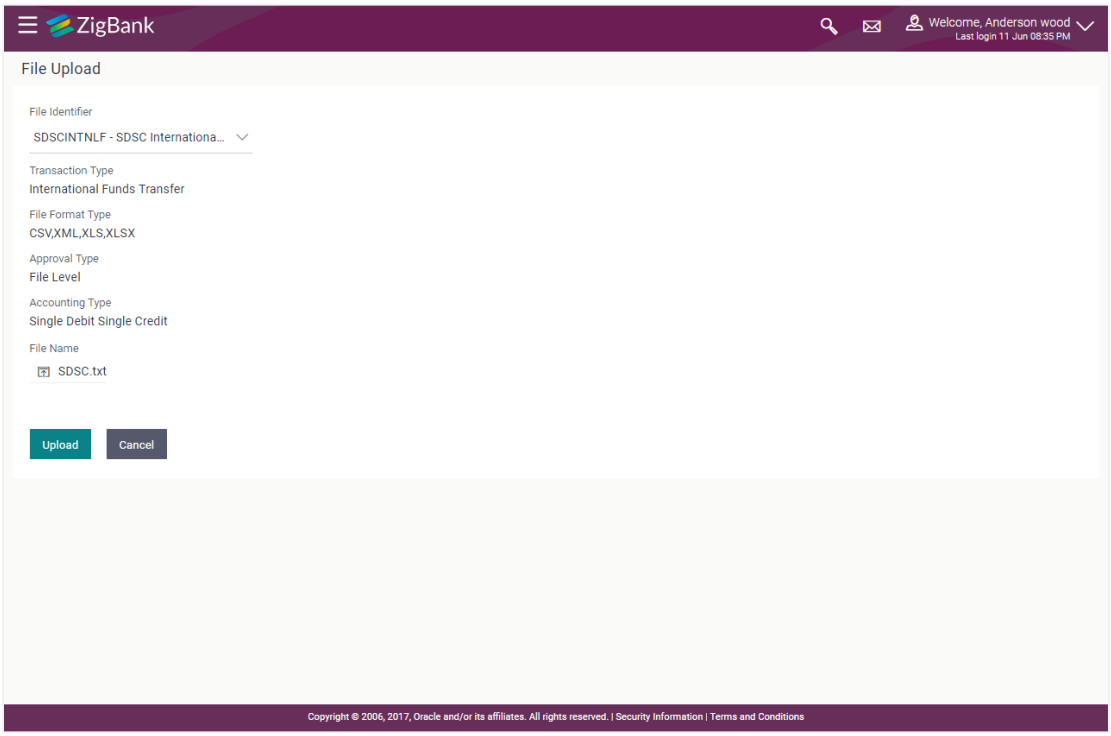
Field Name	Description
File Identifier	File identifier created earlier in order to identify the file.
File Name	Browse and select the file to be uploaded.

To upload a file:

1. From the **File Identifier** list, select the file identifier.
   The file identifier details appear.

2. In the **File Name** field, select the file to be uploaded.

File Upload



Field Description

Field Name	Description
File Identifier	Select the File identifier created earlier and mapped to the user in order to identify the file.

Field Name	Description
Transaction Type	Displays the transaction type of the file upload. The transaction type could be: • Internal Funds Transfer • Domestic Funds Transfer • International Funds Transfer • Mixed Transfers • Internal Payee • Domestic Payee • International Payee • Mixed Payee • Admin Biller • Mixed Payment • Virtual Account Creation (with and without Real Account Linkage) • Virtual Account Structure Creation • Remitter List creation Information is displayed based on the parameters defined at the file identifier selected by the user.
File Format Type	Displays the format in which the file can be uploaded. The file formats could be: • CSV • XML • XLS • XLSX Information is displayed based on the parameters defined at the file identifier selected by the user.
Approval Type	Displays approval level of the file. The approval could be: • Record Level: In record type approval, the approver can approve some records (in a file), and reject others. Only approved records are processed. • File Level: In a file type approval, the approver accepts or rejects the entire file, and all records are either processed or rejected. Information is displayed based on the parameters defined at the file identifier selected by the user.

Field Name	Description
Accounting Type	Displays accounting type of the file. This field is displayed for the files which are financial in nature.
File Name	Choose the file from the local machine for upload. Post choosing the file, displays the file name.

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

Note: VAM supports only CSV file format for upload.

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.

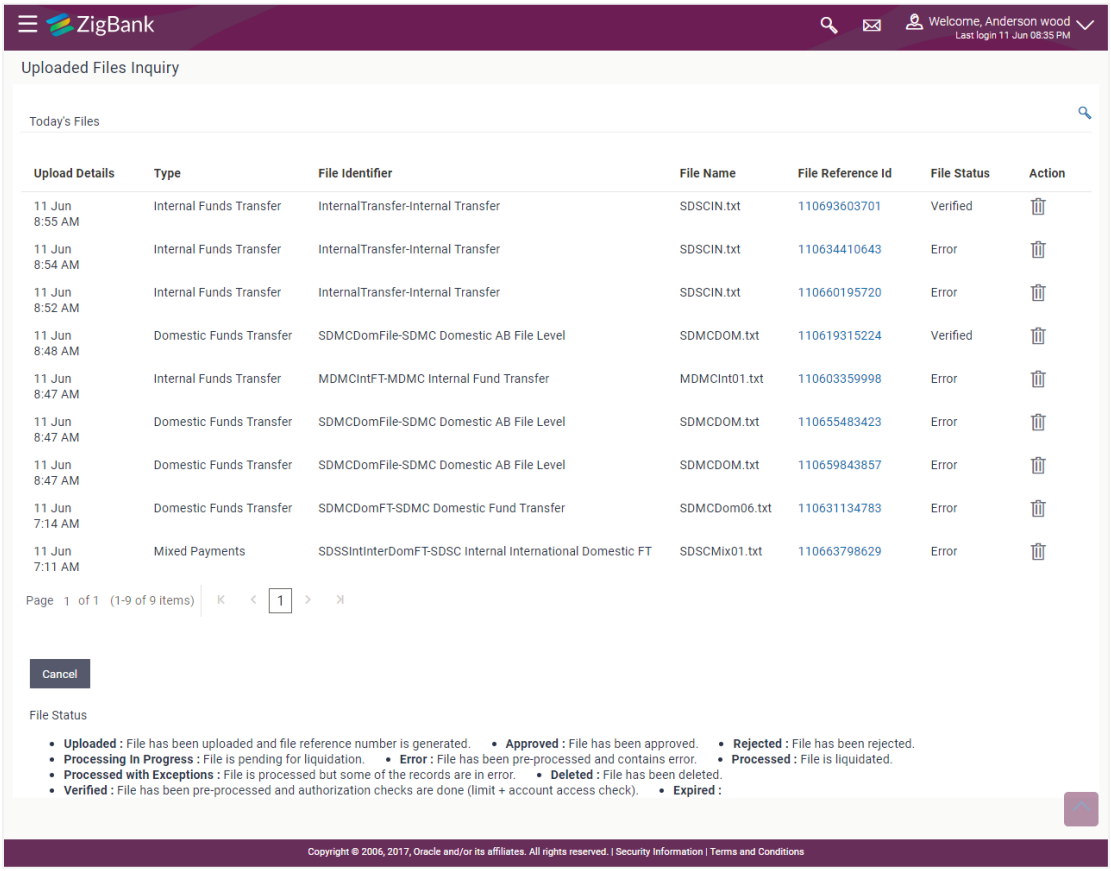
- The search can be filtered on various parameters like status and file reference ID.
- The user can track the status of the file and if there is an error in the file, he / she can download the error file to arrive at the exact reason for error.
- For files in the 'Processed' status, the user can download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



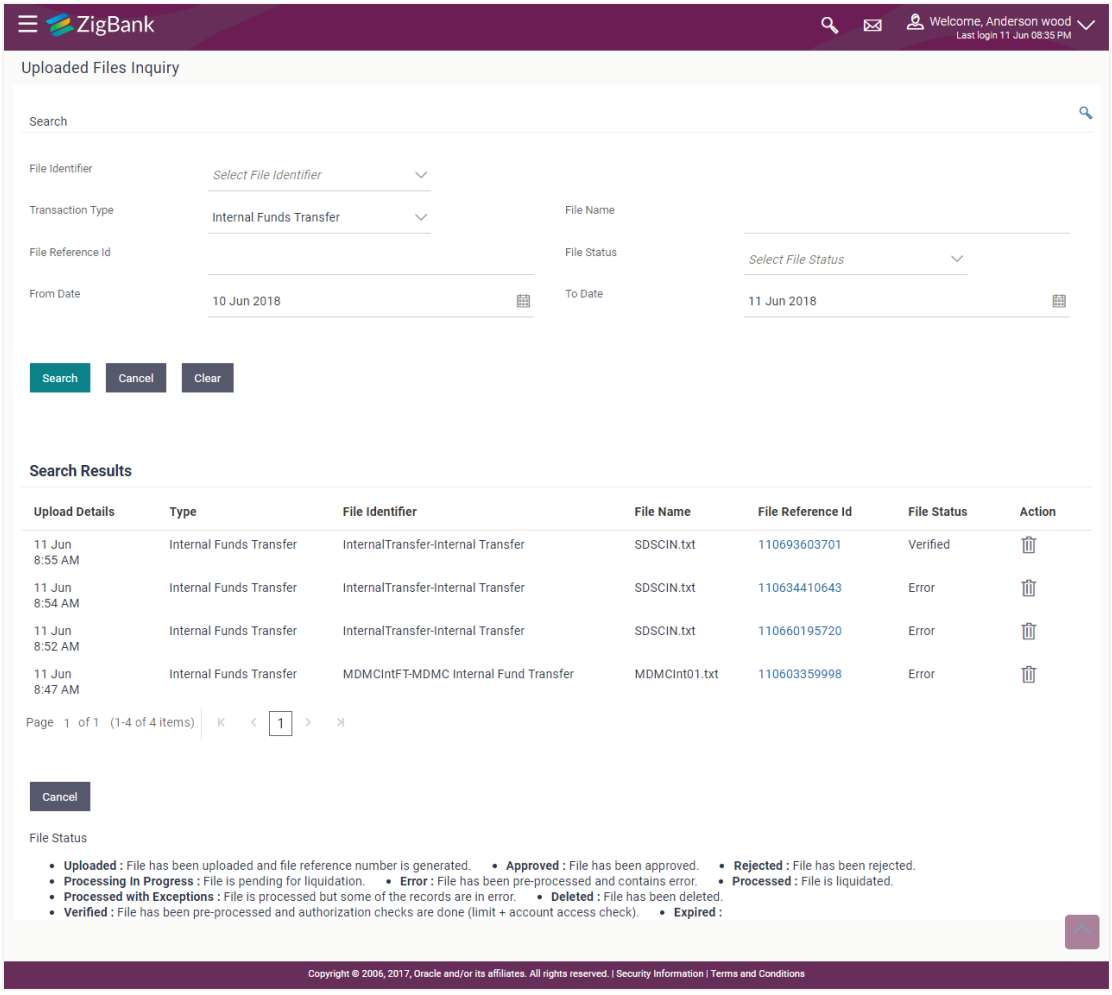
4.2.1 Uploaded File Inquiry – Search

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

To search and view the 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



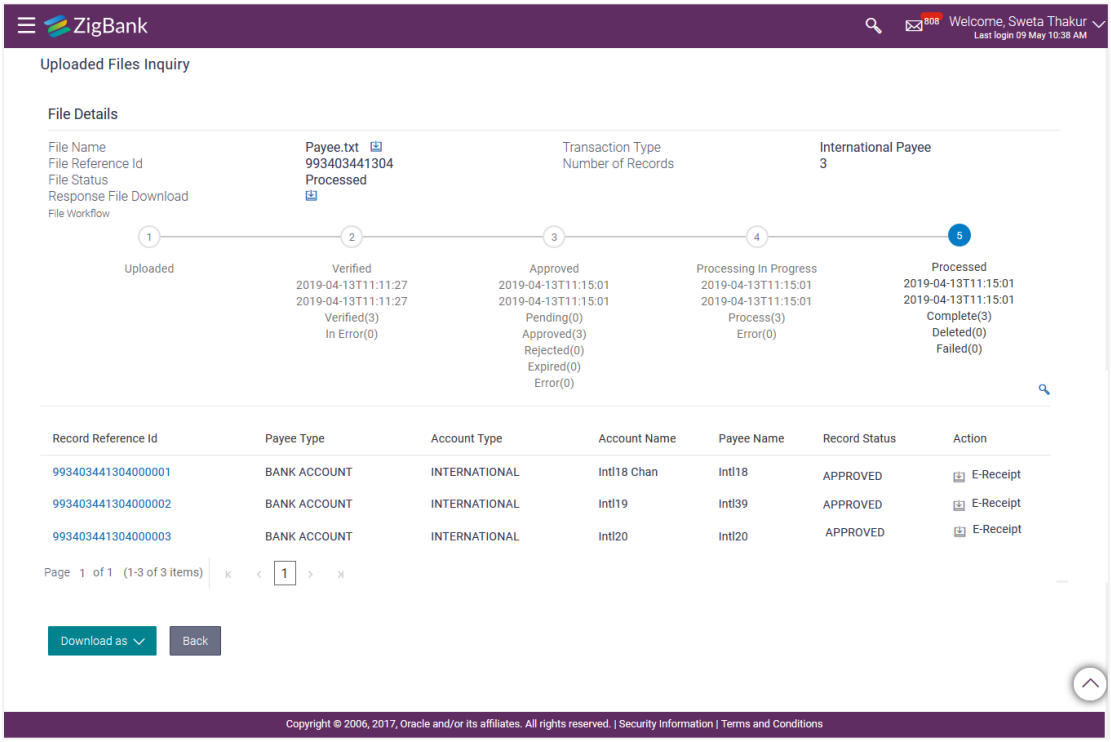
Field Description

Field Name	Description
Search	
File Identifier	Unique code/ name assigned for the party preferences for handling of files.
Transaction Type	Transaction type associated with the file.
File Name	File name of the uploaded file.
File Reference ID	The file reference number which was generated while uploading the file.
File Status	Status of the file uploads.
From Date	From Date, to search for an uploaded file, in the specified date range.
To Date	To Date, to search for an uploaded file, in the specified date range.
Search Results	
Upload Details	File upload date and time.
Type	Transaction type of file uploaded
File Identifier	File identifier selected while uploading the file.
File Name	Name of the uploaded file.
File Reference ID	The file reference number generated after the file was uploaded.

Field Name	Description
File Status	Status of the uploaded file. The file status could be: • Uploaded: File Uploaded and file reference number is generated. • Verified: File has been pre-processed and authorization checks done (limit + account access check). File is now Pending Approval. • Error: File has been pre-processed and contains error. The end of the life cycle of the file (File Level).The user can download the error file at this stage. • 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	The available action icon against the uploaded files. The action is delete the uploaded file.

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



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.
Transaction Reference ID	The transaction reference number, which was generated at the time of transaction execution.
File Workflow	Flow displaying various stages and status of file upload.

Record List – Payee Transaction

If the user is inquiring for ‘Payee’ type of transaction following fields are displayed.

Field Name	Description
Record Reference ID	The reference ID for identification of the records.
Payee Type	The type of payee. The payee type can be: • Bank Account • Demand Draft
Account Type	The type of account associated with the payee. The options are: • Internal • Domestic • International
Account Name	The name of the payee as registered with the payee's bank against the payee's account.
Payee Name	Name of the payee for identification.
Record Status	Status of the records of the uploaded file.
Action	Icon to download the e-receipt. This column appears if the record status is 'Approved'.

Record List – Payment Transaction

If the user is inquiring for 'Fund Transfer' type of transaction following fields are displayed.

Value Date	The date on which the file was uploaded.
Debit Account No	Debit account number of the transaction. Clicking on the link available on the account number, user is shown the transaction details.
Amount	Transaction amount.
Credit Account Details	Credit account details.
Type	Transaction type of the file uploaded
Record Status	Status of the records of the uploaded file.
Action	Icon to download the e-receipt. This column appears if the record status is 'Approved'.

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. In the **Action** column, click against a specific record to download the e-receipt of the transaction in pdf format.
   OR
   Click **Download as** to download the file in .pdf or .csv format.
   OR
   Click **Delete** to delete the uploaded file.
   OR
   Click **Back** to navigate to the previous screen.

Note: If there is an error during file verification (i.e. the file is in error status), an option will be available to download the generated error file.

4.3 Uploaded Files Inquiry for Virtual Accounts

Through this option the user can view the files uploaded by the corporate user for virtual Account with and without Real Account linkages, Virtual Accounts Structure and Remitter lists 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

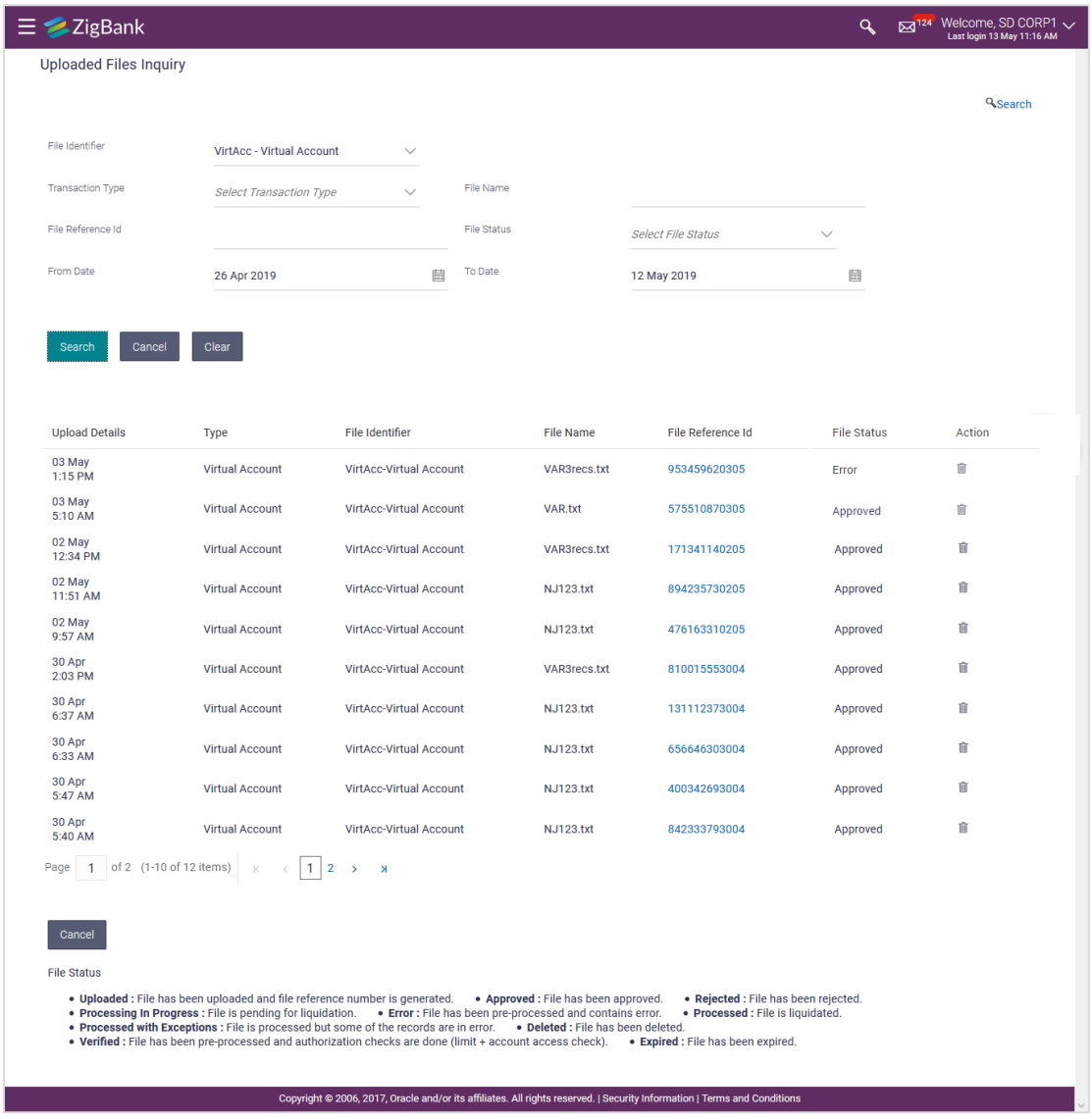
4.3.1 Uploaded File Inquiry – Search

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

To search and view the 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



Field Description

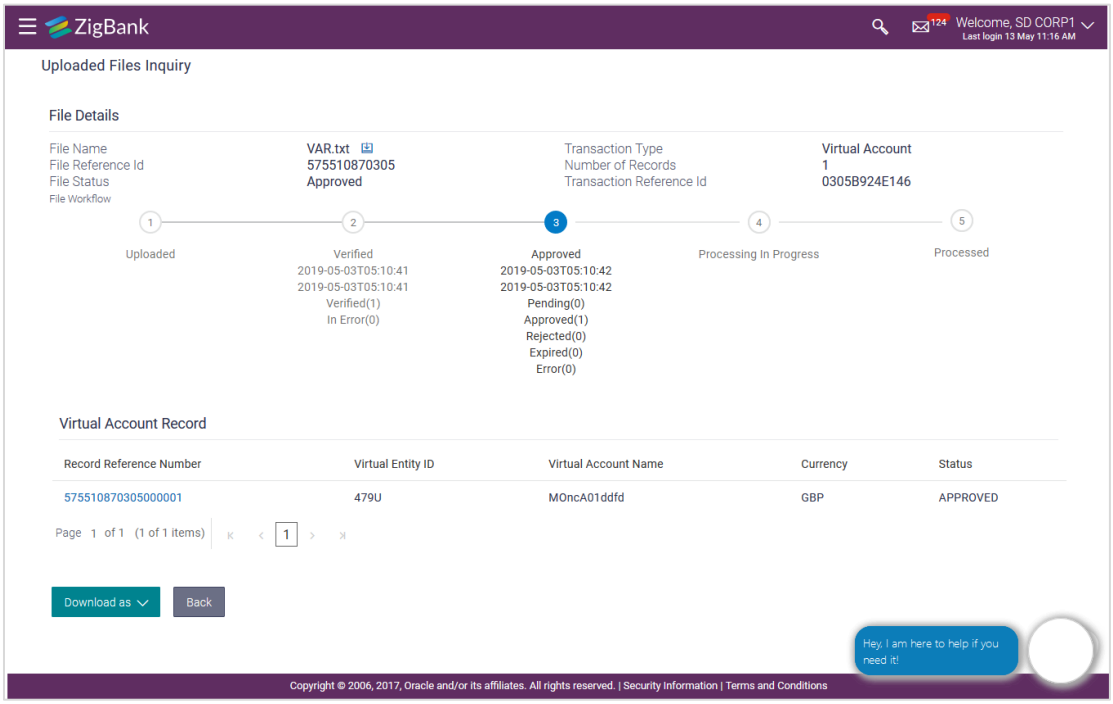
Field Name	Description
Search	
File Identifier	Unique code/ name assigned for the party preferences for handling of files.
Transaction Type	Transaction type associated with the file.
File Name	File name of the uploaded file.

Field Name	Description
File Reference ID	The file reference number which was generated while uploading the file.
File Status	Status of the file uploads.
From Date	From Date, to search for an uploaded file, in the specified date range.
To Date	To Date, to search for an uploaded file, in the specified date range.
Search Results	
Upload Details	File upload date and time.
Type	Transaction type of file uploaded
File Identifier	File identifier selected while uploading the file.
File Name	Name of the uploaded file.
File Reference ID	The file reference number generated after the file was uploaded.
File Status	Status of the uploaded file. The file status could be: • Uploaded: File Uploaded and file reference number is generated. • Verified: File has been pre-processed and authorization checks done (limit + account access check). File is now Pending Approval. • Error: File has been pre-processed and contains error. The end of the life cycle of the file (File Level).The user can download the error file at this stage. • 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.

Field Name	Description
Action	The available action icon against the uploaded files. The action is to delete the uploaded file.

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



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.

Field Name	Description
Error Report	Shows an icon to download the error file in case the uploaded file faced some runtime issue and failed to execute.
Transaction Reference ID	The transaction reference number, which was generated at the time of transaction execution.
File Workflow	Flow displaying various stages and status of file upload.

Record List Virtual Account

If the user is inquiring for ‘Virtual Account‘ type of transaction, following fields are displayed.

Record Reference Number	The reference ID for identification of the records.
Virtual Entity ID	The Virtual Entity ID under which Virtual account is created.
Virtual Account Name	The Virtual Account Name.
Currency	The currency under which Virtual Account is created.
Status	Status of the records of the uploaded file.
Action	Icon to download the e-receipt. This column appears if the record status is 'Approved'.

Record List – Virtual Account Structure

If the user is inquiring for 'Virtual Account Structure' type of transaction, following fields are displayed.

Record Reference Number	The reference ID for identification of the records.
Structure Code	The structure code of the virtual accounts structure.
Structure Name	The structure name corresponding to the structure code.
Real Account Number	The real account number linked to the structure. **Note**: In case of linking with Virtual Multi-Currency Account then this field will display the details of Virtual Multi-Currency Account Number linked to the structure.
Status	Status of the records of the uploaded file.
Action	Icon to download the e-receipt. This column appears if the record status is 'Approved'.

Field Name	Description
Record List – Virtual Identifier	
If the user is inquiring for 'Virtual Identifier' type of transaction, following fields are displayed.	
Record Reference Number	The reference ID for identification of the records.
Remitter List ID	Indicates the remitter list ID.
Remitter List Name	The remitter list name corresponding to the remitter list ID.
Status	Status of the records of the uploaded file.
Action	Icon to download the e-receipt. This column appears if the record status is 'Approved'.

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. In the **Action** column, click against a specific record to download the e-receipt of the transaction in pdf format.
   OR
   Click **Delete** to delete the uploaded file.
   OR
   Click **Download as** to download the file in .pdf or .csv format.
   OR
   Click **Back** to navigate to the previous screen.

Note: If there is an error during file verification (i.e. the file is in error status), an option will be available to download the generated error file.

FAQs

1. What are some of the validations that a file goes through at various stages, in its life cycle?

The following are the validations performed on an uploaded file by OBDX and 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

Sr No	Events	Applicable to	Checks
15	At Pre-Processing	Internal Files	Transaction currency should match either the debit or credit CASA
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

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

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.
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.

4.4 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

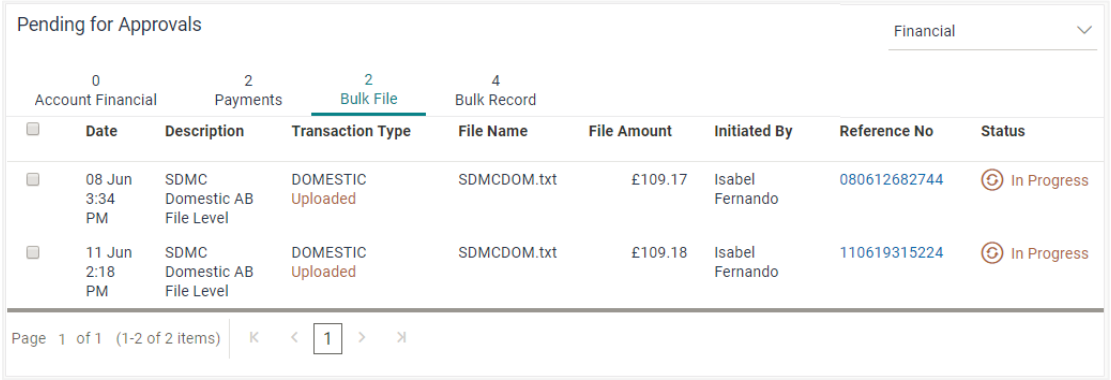
4.4.1 File Approval

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:

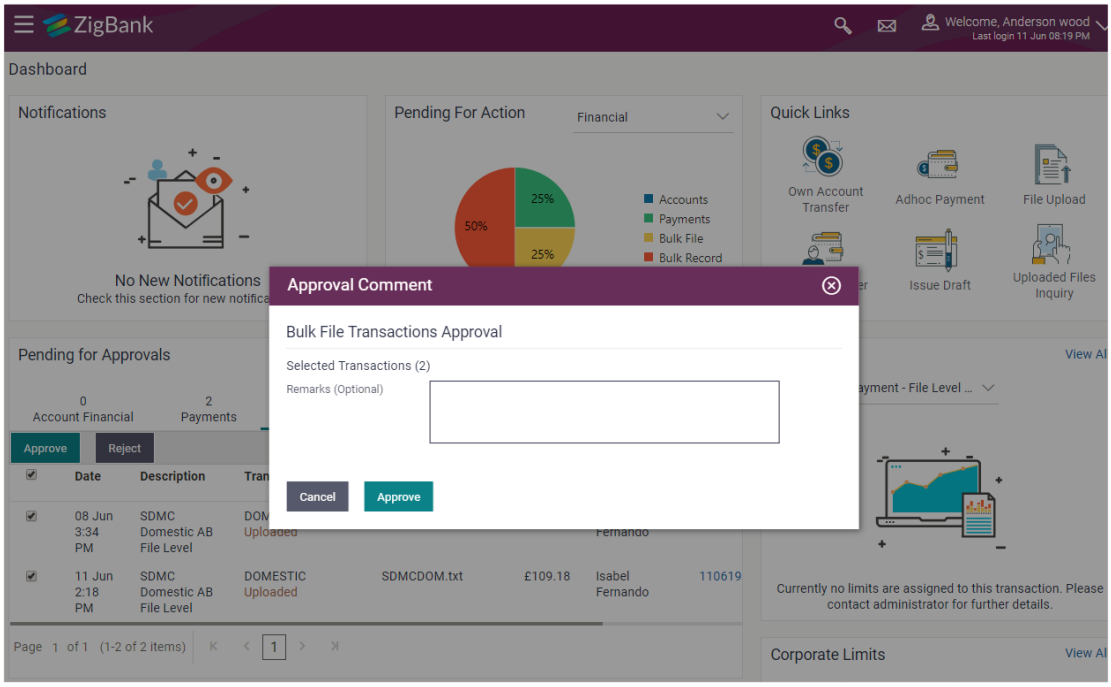
1. In the **Pending for Approval** section, click the **Bulk File** tab. All the uploaded files that require approval appears.
2. Select the multiple files, and click **Approve** to approve the transactions.
   OR
   Click the link under the **Reference No** column. The **File Details** screen appears.

Bulk File Approve / Reject



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.

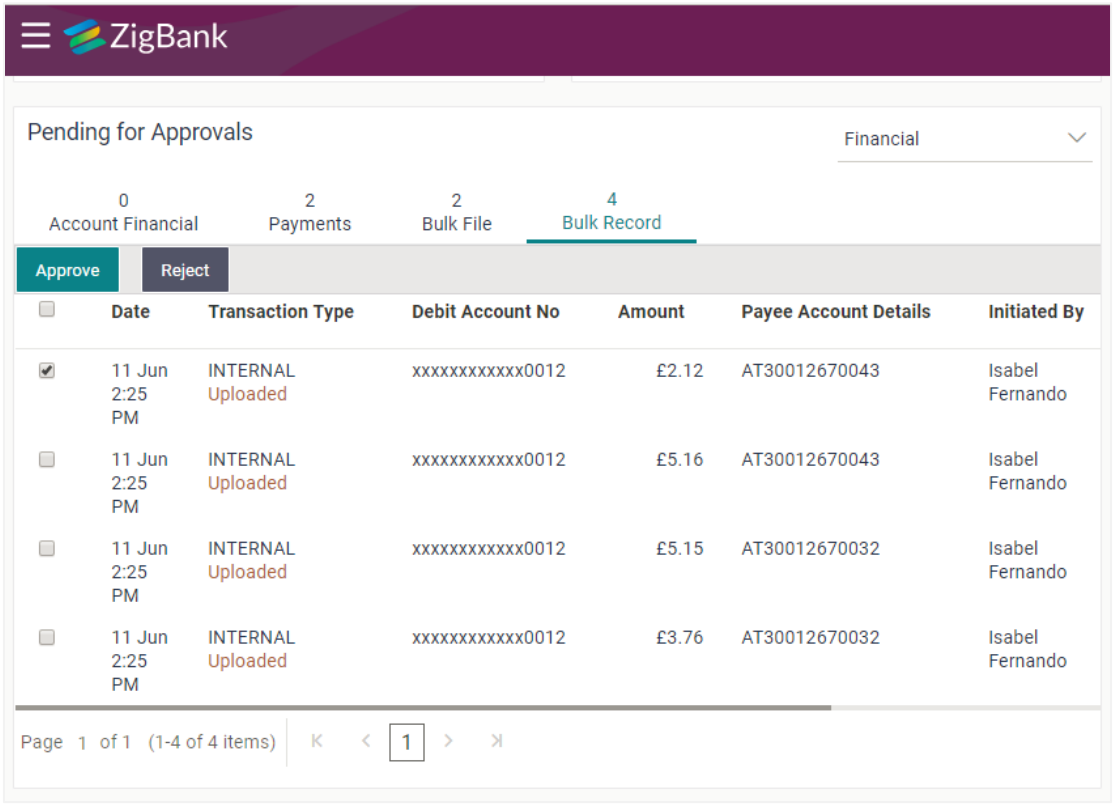
4.4.2 Record Level Approval

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



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

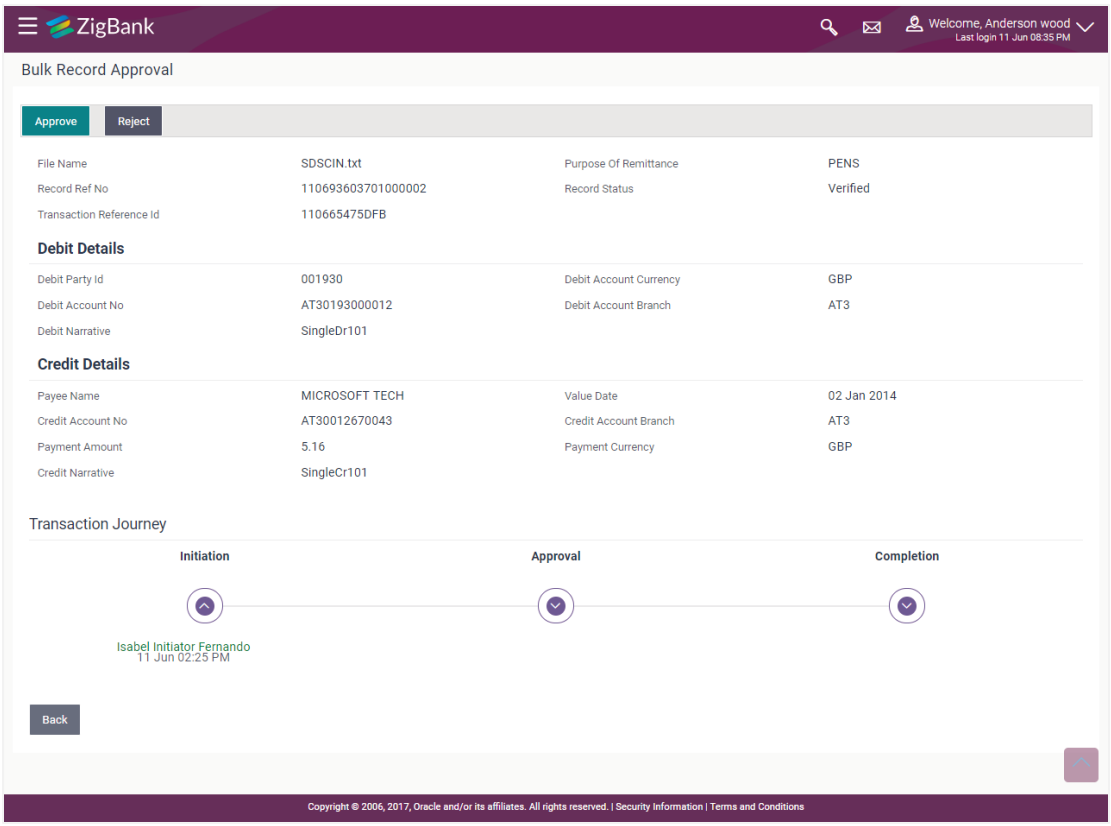
4. Click **Reject** to reject the transaction.
   The **Approval Comment** screen appears.

   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.



   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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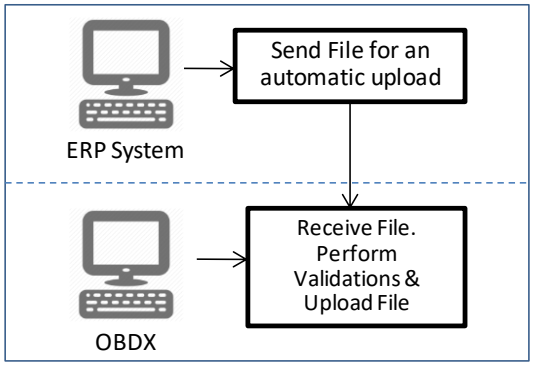
5. Server to Server Functionality

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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