

OBVAM Integration Guide
Oracle Banking Virtual Account Management

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1. About this Manual

1.1 Purpose

This document helps you to get acquainted with the information on inter-connecting Oracle Banking Virtual Account Management to Core Banking, Payments, and Liquidity Management systems.

1.2 Audience

This guide is primarily intended for the following user/user roles:

Role	Function
Back Office Data Entry Clerk	To input functions for maintenance related to the interface
Implementation teams	For setting up integration

1.3 List of Chapters

Role	Function
Chapter 1	Provides information on the intended audience. It also lists the various chapters covered in this manual.
Chapter 2	This chapter provides information on inter-connecting Oracle Banking Virtual Account Management to Core Banking, Payments, and Liquidity Management systems.

1.4 Acronym and Abbreviation

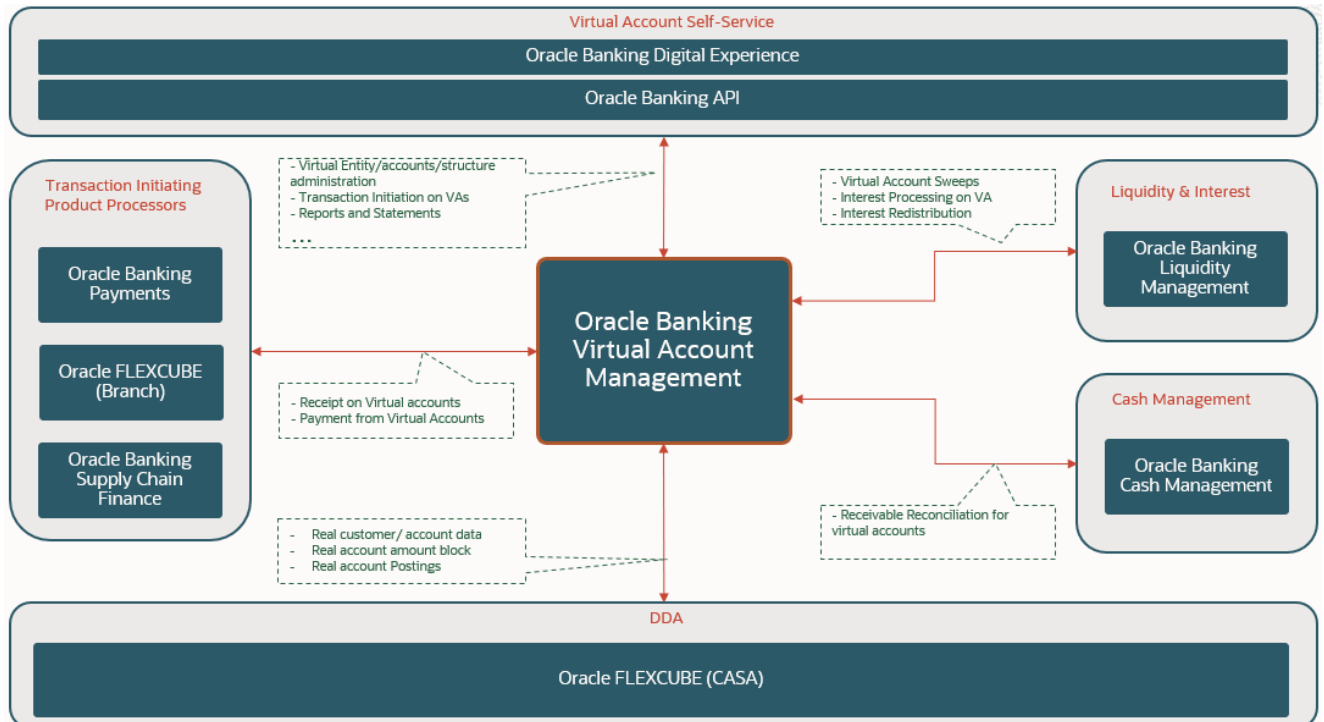
Following are some of the acronyms and abbreviations you are likely to find in the manual:

Abbreviation	Description
Core DDA	Oracle Banking Digital Experience
VA	Core Banking System
OBVAM	Oracle Banking Virtual Account Management

2. Welcome to Integration Guide

2.1 Overview

Oracle Banking Virtual Account Management supports integration with Core Banking, Payment and Receivables, and Liquidity Management systems for various use cases. Also, provides interfaces for self-service portal.



This section contains the following topics:

- Core Banking
- Payments and Receivables
- Liquidity Management
- Self-Service Portal
- **Cash** Management

2.1.1 Core Banking

This is an outbound integration from OBVAM to Core Banking system.

Outbound Interface

OBVAM supports the following outbound interfaces:

- Virtual Account Creation: This is used to populate a common data store that is used to synchronize the Core Banking data store, for virtual account so that it becomes available in transactions.
- External Account Check: For real account check mapped to virtual account.
- External Credit Approval: For balance check and amount block on debit transactions.

- Accounting Posting: Actual entries posting to the Core Banking. The entries are posted if Skip DDA option at the transaction level is set as No.

2.1.2 Payments and Receivables

This is an inbound integration to OBVAM from Payments and Receivables system.

Inbound Interface

The interface exposed by OBVAM that Payments and Receivables system can consume are:

- Virtual Account Check/External Account Check: To perform account validations.
- Virtual Account Credit Approval/External Credit Approval: To perform balance check and define an amount block on the virtual account.
- Accounting Posting on VA: To post entries on virtual account that in turn posts to Core Banking System.

2.1.3 Liquidity Management

1. Interest Re-distribution and Sweeping

This is an inbound/outbound interface with Liquidity Management system.

Outbound Interface

The outbound interfaces supported by OBVAM are:

- Virtual Account Handoff: This is an online interface. The account details are handed off to the adapter, when an account is authorized.
- Virtual Account Structure Handoff: This is an online interface. The account structure details are handed off to the adapter, when an account is authorized.

Inbound Interface

The interface exposed by OBVAM are:

- Value Date Balance Fetch: For fetching the virtual account's value dated balance.
- Accounting Posting to VA: For posting entries to virtual account.
- Sweep Eligible Balance Fetch: For fetching the virtual account's Sweep Eligible balance and value dated balance.

2. Interest Calculation and Liquidation on Individual Accounts

This is an inbound/outbound interface with Interest and Charges system.

Outbound Interface

The outbound interfaces supported by OBVAM are:

- Virtual Account Handoff: This is an online interface. The account details are handed off to the adapter, when an account is authorized.
- Value Dated Balance Handoff –To handoff value dated balances for a set of virtual accounts
- Accrued Interest Fetch: For fetching accrued interest for a Virtual Account.
- Online Interest Liquidation: To initiate interest liquidation for a Virtual Account.

Inbound Interface

The interface exposed by OBVAM are:

- Accounting Posting to VA: For posting interest liquidation entries to virtual account.

2.1.4 Self-Service Portal

This is an inbound call from self-service.

Inbound Interface

The interfaces are available for the Self-Service channel are:

- Virtual Entity Creation
- Virtual Account Creation
- Account Structure Creation
- Virtual ID Remitter Management
- VA to VA Internal Transfer
- Virtual Account Balance
- Account Structure Details
- Virtual Account Statements
- Virtual Account Reports
- Virtual Account Queries
- Internal Credit Line

2.1.5 Cash Management

This is an inbound integration to OBVAM from Cash Management System.

The interface exposed is:

- Get Account Details

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4. Reference and Feedback

4.1 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 Configuration 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 Transactions User Guide
- Oracle Banking Virtual Account Management Installation Guides

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