

Customer and Accounts User Guide  
**Oracle Banking Virtual Account  
Management**

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Oracle Banking Virtual Account Management Customer and Accounts User Guide  
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# Contents

<b>Welcome to Customer and Accounts User Guide</b> .....	<b>4</b>
Account Facility .....	4
View Account Facility .....	4
Create Account Facility .....	5
Corporate Specific Account Number Range .....	6
View Corporate Specific Account Number Range .....	6
Create Corporate Specific Account Number Range .....	6
Virtual Entity .....	7
View Virtual Entity .....	7
Create Virtual Entity .....	8
Account Statement Preferences .....	11
View Account Statement Preferences .....	11
Create Account Statement Preferences .....	12
Account Product .....	13
View Account Product .....	13
Create Account Product .....	14
Account Closure .....	15
View Account Closure .....	15
Create Account Closure .....	16
Account Closure Status .....	17
Account Input .....	19
View Account Input .....	19
Create Account Input .....	19
Account Structure .....	22
View Account Structure .....	22
Create Account Structure .....	23
Virtual Multi-Currency Account .....	25
View Virtual Multi-Currency Account .....	25
Create Virtual Multi-Currency Account .....	26
Internal Credit Line .....	27
View Internal Credit Line .....	27
Create Internal Credit Line .....	28
Line Account Linkage .....	29
View Line Account Linkage .....	29
Create Line Account Linkage .....	30
File Upload .....	30
Virtual Entity Feed .....	31
Virtual Account Feed .....	38
Account Structure Feed .....	41
.....	43
<b>Glossary</b> .....	<b>44</b>
<b>Index</b> .....	<b>45</b>
<b>Reference and Feedback</b> .....	<b>46</b>
References .....	46
Documentation Accessibility .....	46
Feedback and Support .....	46

# Welcome to Customer and Accounts User Guide

Essentially each virtual account is a dummy sub-account of the customer's own physical account with the bank. They cannot exist outside of that immediate relationship, hence they are virtual. The serves to segregate any funds from any other funds in the same main account and yet is inextricably linked to that account. The key to a virtual account is thus the virtual account number/identifier.

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:

<a href="#">Account Facility</a>	<a href="#">Corporate Specific Account Number Range</a>
<a href="#">Virtual Entity</a>	<a href="#">Account Statement Preferences</a>
<a href="#">Account Product</a>	<a href="#">Account Closure</a>
<a href="#">Account Input</a>	<a href="#">Account Structure</a>
<a href="#">Virtual Multi-Currency Account</a>	<a href="#">Internal Credit Line</a>
<a href="#">Line Account Linkage</a>	<a href="#">File Upload</a>

## Account Facility

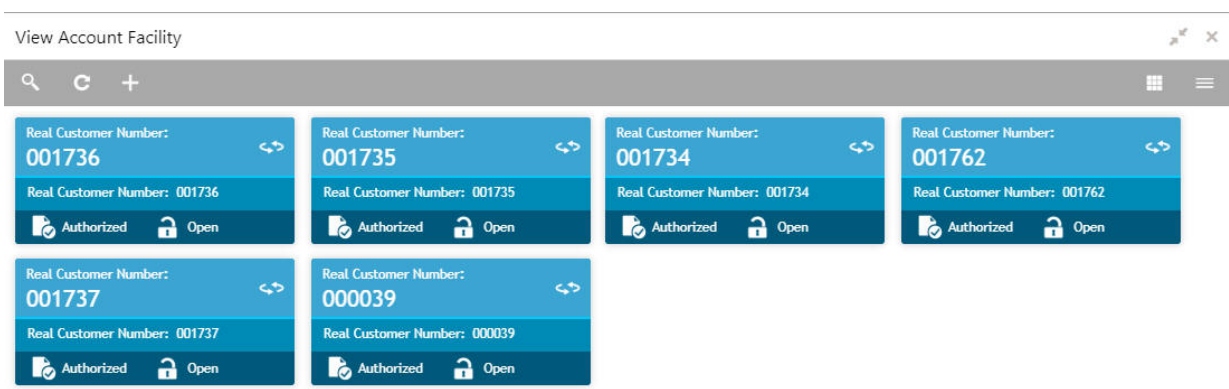
As part of on-boarding a customer for virtual account facility, you must enable virtual account facility for the customer. You can enable/disable virtual account facility for one or more accounts. The customer information is provided by the DDA system.

### View Account Facility

The summary screen provides a list of enabled virtual account facility for a customer. You can enable virtual account facility using the [Create Account Facility](#).

### How to reach here:

**Virtual Account Management > Customer > Account Facility > View Account Facility**



Field	Description
Real Customer Number	Displays the number of the customer.
Status	Displays the status of the record.

## Create Account Facility

The maintenance screen allows you to enable/disable virtual account facility for a customer.

### How to reach here:

**Virtual Account Management > Customer > Account Facility > Create Account Facility**

The screenshot shows the 'Create Account Facility' screen. At the top, there's a 'New' button. Below it, there are three input fields: 'Customer Number' with a search icon and a 'Create Entity' button; 'Customer Name' with the text 'No Customer Selected'; and 'Virtual Entity' with the text 'No Data Available'. Below these fields is the 'Account Details' section, which contains two grids: 'All Accounts' and 'Virtual Account Enabled'. Both grids have a search filter and a table with columns for 'Account Number', 'Branch', 'Currency', and 'Account Class'. The 'All Accounts' grid shows 'No data to display.' and has navigation buttons (X, right arrow, left arrow, K). The 'Virtual Account Enabled' grid also shows 'No data to display.' and has a close button (X). At the bottom right, there are 'Save' and 'Cancel' buttons.

### How to enable an account facility:

1. In the **Create Account Facility** screen, provide the required details:
  - Customer Number: Click **Search** to view and select the required customer number. The customer information is stored and used from the DDA system.
  - Customer Name: Based on the Customer Number selected, the information is auto-populated.
  - Virtual Entity: After creating a default virtual entity, the virtual entity appears.
2. Click **Create Entity** to create a default virtual entity. The **Create Default Virtual Entity** screen appears, you can refer to [Create Virtual Entity](#) to complete the procedure.

#### Accounts Details

- All Accounts: Displays a list of all the account of the selected customers. Type the name of the account on the filter and/or select the required account to enable the virtual account facility that appears on the grid.
3. Click > to move the selected account into the Virtual Account Enabled grid. The list of accounts displayed in the grid is enabled for virtual account facility.



#### Tips

You can use the respective options to move the records back and forth from one grid to another. You can also use the filter to select the required account and move the record.

4. Click **Save**. You can view the enabled virtual account facility details in the [View Account Facility](#).



#### Note

After enabling an account for virtual account facility, you can either go ahead and create a virtual account and/or a virtual identifier.

# Corporate Specific Account Number Range

You can configure virtual account number range for a specific corporate and branch.

## View Corporate Specific Account Number Range

The summary screen provides a defined corporate specific account number range or a list of defined corporate specific account number ranges. You can configure a corporate specific account number range using the [Create Corporate Specific Account Number Range](#).

### How to reach here:

**Virtual Account Management > Customer > Corporate Specific Account Number Range > View Corporate Specific Account Number Range**

View Corporate Specific Account Number Range

The screenshot displays a grid of account number ranges. Each card shows the Real Customer Number, Branch Code, and Status. The status is either 'Authorized' (with a lock icon) or 'Unauthorized' (with a lock icon and 'In Progress' text). The cards are arranged in three rows: the first two rows have four cards each, and the third row has two cards.

Real Customer Number	Branch Code	Status
0001333	A13	Authorized
C00011	C11	Authorized
B00011	B11	Authorized
K00011	K11	Authorized
D00011	D11	Authorized
0001777	A17	Authorized
0001555	A15	Authorized
0001999	A19	Authorized
0001444	A14	Authorized
020295	101	Unauthorized In Progress

Field	Description
Real Customer Number	Displays the customer number.
Branch Code	Displays the branch code.
Status	Displays the status of the record.

## Create Corporate Specific Account Number Range

The maintenance screen allows you to define the virtual account number range or ranges for a specific corporate and branch.

### How to reach here:

**Virtual Account Management > Customer > Corporate Specific Account Number Range > Create Corporate Specific Account Number Range**

## How to configure Corporate Specific Account Number Range

- In the **Create Corporate Specific Account Number Range** screen, provide the required details:
  - Real Customer Number: Click Search to view and select the required **Real Customer Number**.
  - Customer Name: Based on the real customer name selected, the information is auto-populated.
  - Branch Preferences
    - Branch Code: Click Search to view and select the required branch code.
    - Branch Name: Based on the Branch Code selected, the information is auto-populated.
    - Account Mask: Based on the Branch Code selected, the information is auto-populated.
  - Account Range Preferences: Click + to add a row and provide the required details:
    - Start Range Number: Enter the start number range. The range should be defined only for the “n” characters of the Account mask
    - End Range Number: Enter the end number range. The range should be defined only for the “n” characters of the Account mask.
- Click **Save**. You can view the configured account number range in the **View Corporate Specific Account Number Range**.



### Note

- For each corporate one or more account number ranges can be defined. However, for a specific branch, two corporates are not allowed to have an overlapping account number ranges.
- You can not modify account number range or ranges, once defined. However, a new account number range can be added for a corporate.

## Virtual Entity

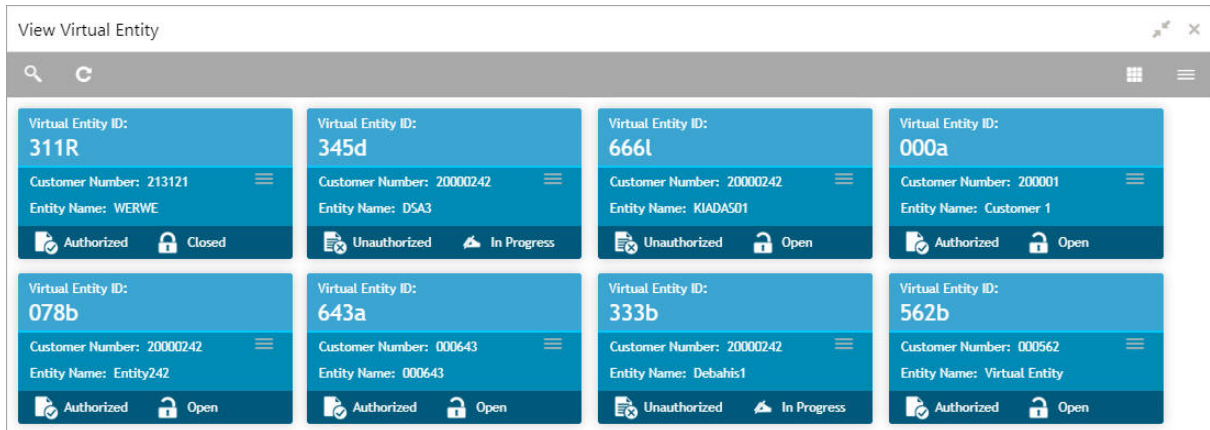
You can create a virtual entity and use it to map the details with a virtual account. You can create multiple virtual entities for a real customer.

### View Virtual Entity

The summary screen provides a list of virtual entity configured for a customer You can capture the virtual entity's details and its preferences using the [Create Virtual Entity](#).

## How to reach here:

**Virtual Account Management > Customer > Virtual Entity > View Virtual Entity**



Field	Description
Virtual Entity ID	Displays the unique ID of the virtual entity.
Customer Number	Displays the customer number.
Entity Name	Displays the name of the entity.
Status	Displays the status of the record.

## Create Virtual Entity

The maintenance screen allows you to configure virtual entity and its preferences.

## How to reach here:

**Virtual Account Management > Customer > Virtual Entity > Create Virtual Entity**



## How to add a virtual entity:

- In the **Create Virtual Entity** screen, provide the required details:
  - Customer Number: Click **Search** to view and select the required customer number.
  - Customer Name: Based on the Customer Number selected, the information is auto-populated.
  - Virtual Entity ID: This field is disabled. After you save the record, an Entity ID Generation popup screen appears, where you can provide the information.
  - Entity Name: Enter a name for the entity.
  - Entity Type: Select one of the following:
    - Corporate: If selected, the record configured is for a corporate entity.
    - Individual: If selected, the record configure is for an individual entity.



### Note

Depending on the Entity Type selected, the Entity Information appears with different fields.

## Entity Information

If **Corporate** is selected as the Entity Type, provide the required information:

- Entity Type: Enter an entity type.
- Country of Incorporation: Click **Search** to view and select the required country for which you want to incorporate the virtual entity.
- Date of Incorporation: Select a date of incorporation from the dropdown calendar.
- Unique ID: Enter an unique ID for the virtual entity.
- Email ID: Enter the customer's Email ID.
- Mobile: Enter the customer's contact number.
- Work Phone 1-2: Enter the customer's work contact number.
- Preferred Mode: Select one of the following:

- Mobile: If selected, mobile is the preferred mode to contact the customer.
- Email: If selected, Email is the preferred mode to contact the customer.

If **Individual** is selected as the Entity Type, provide the required information:

- First Name: Enter the first name of an individual.
- Middle Name: Enter the middle/maiden name of an individual.
- Last Name: Enter the last name/surname of an individual.
- Date of Birth: Select a DOB of the individual from the dropdown calendar.
- Gender: Select a gender from the dropdown list.
- Nationality: Click **Search** to view and select the required nationality.
- National ID: Enter a national ID.
- Home Phone: Enter the residential contact number of the individual.
- Work Phone: Enter the official contact number of the individual.
- Mobile: Enter contact number of the individual.
- Email ID: Enter Email ID of the individual.
- Preferred Mode: Select one of the following:
  - Mobile: If selected, mobile is the preferred mode to contact the customer.
  - Email: If selected, Email is the preferred mode to contact the customer.

#### **Correspondence Address**

- Address Line 1-4: Enter the address details.
- Country: Click **Search** to view and select the require country.
- Zip Code: Enter the zip code details of the address.

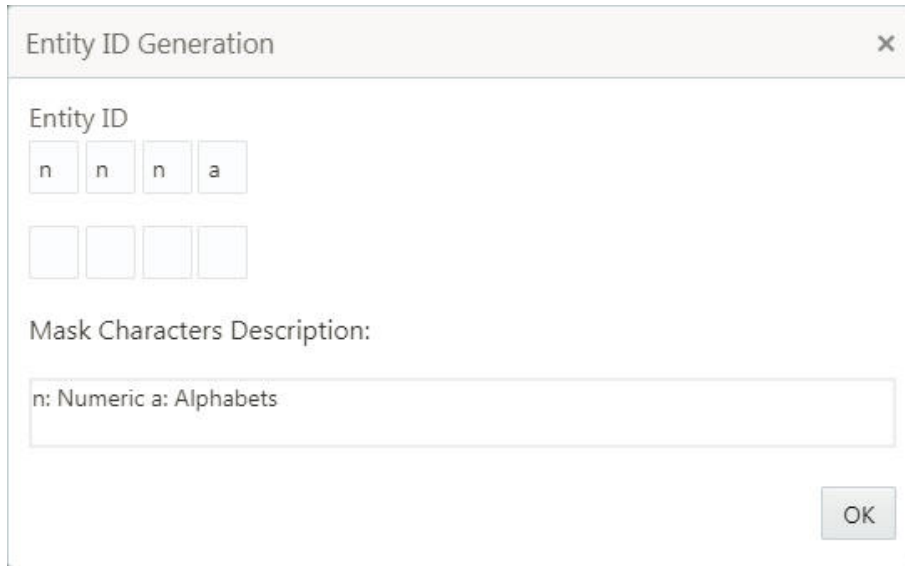
#### **Registered Address**

- Default from Correspondence Address: By default, it is disabled. If enabled, the Correspondence Address is updated as Registered Address. If disabled, you can enter the permanent address.

#### **Other Details**

- Identification Type: Select an identification type from the dropdown list.
- Identification Number: Enter an identification number.
- Tax Identification Number: Enter a tax identification number.
- KYC Status: Select a KYC status from the dropdown list.
- KYC Reference: Enter a KYC reference number.
- Last KYC Date: Select the last KYC performed from the dropdown calendar.

2. Click **Save**. The **Entity ID Generation** popup screen appears.



The dialog box titled "Entity ID Generation" contains the following elements:

- A title bar with "Entity ID Generation" and a close button (X).
- A label "Entity ID" above a row of four input boxes containing the characters "n", "n", "n", and "a".
- A second row of four empty input boxes.
- A label "Mask Characters Description:" above a text area containing "n: Numeric a: Alphabets".
- An "OK" button in the bottom right corner.

3. Enter the required entity ID in the format displayed.  
To create a new entity ID format, refer to [Entity Mask Configuration Maintenance](#) in the [Configuration User Guide](#).
4. Click **OK** to save the entity ID.

You can view the defined virtual entity in the [View Virtual Entity](#).

## Account Statement Preferences

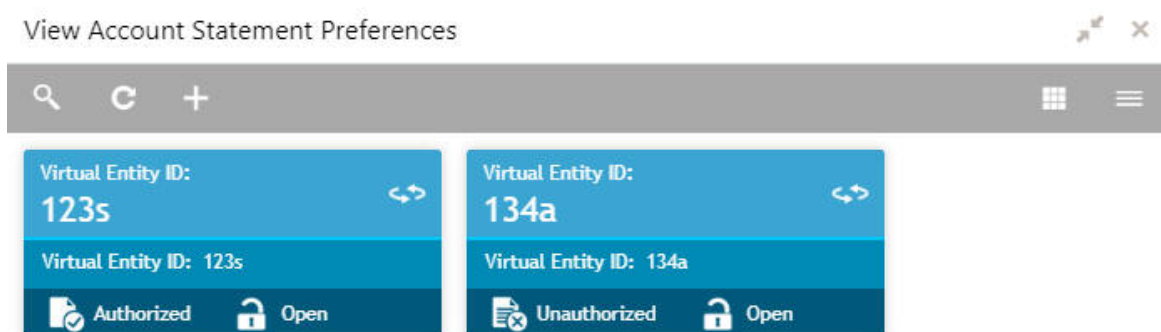
You can configure an account statement preferences.

### View Account Statement Preferences

The summary screen provides a list of configured preferences for account statements. You can configure an account statement preferences using the [Create Account Statement Preferences](#).

#### How to reach here:

**Virtual Account Management > Customer > Account Statement Preferences > View Account Statement Preferences**



The screenshot shows the "View Account Statement Preferences" screen. It features a search bar at the top with icons for search, refresh, and add. Below the search bar, there are two cards representing virtual entities:

- Card 1:** Virtual Entity ID: 123s. Status: Authorized (indicated by a checkmark icon). Action: Open (indicated by a lock icon).
- Card 2:** Virtual Entity ID: 134a. Status: Unauthorized (indicated by a document with an X icon). Action: Open (indicated by a lock icon).

Field	Description
Virtual Entity ID	Displays the virtual entity ID.
Status	Displays the status of the record.

## Create Account Statement Preferences

The maintenance screen allows you to configure an account statement preferences.

### How to reach here:

**Virtual Account Management > Customer > Account Statement Preferences > Create Account Statement Preferences**

The screenshot shows the 'Create Account Statement Preferences' interface. At the top, there is a 'New' button and a search field for 'Virtual Entity ID'. Below this is the 'PDF Statement Preferences' section, which includes a 'Generate PDF' radio button, a 'Statement Type' dropdown menu (with 'Consolidated' selected), a 'Frequency' dropdown menu (with 'Daily' selected), and a 'Due On' field. The 'MT 942 Preferences' section contains four radio buttons: 'Generate MT940', 'Generate MT950', 'Generate MT942', and 'Display IBAN'. It also includes a 'Generate Message Only On Movement' radio button, a 'Report Transactions Since' dropdown menu (with '940' selected), and a 'Generation Time (In Hours)' text input field. The 'ISO Statement Preferences' section includes two radio buttons: 'Generate CAMT.053' and 'Generate CAMT.052'. It also features a 'Generate Message Only On Movement' radio button, a 'Report Transactions Since' dropdown menu (with '052' selected), and a 'Generation Time (In Hours)' text input field. At the bottom right, there are 'Save' and 'Cancel' buttons.

### How to configure an account statement preferences:

1. In the **Create Account Statement Preferences** screen, provide the required details:
  - Virtual Entity ID: Click **Search** to view and select the required virtual entity ID.
  - Statement Type: Select one of the options:
    - Consolidated: If selected, a consolidated statement is generated.
    - Account Level: If selected, an account level statement is generated.
  - Frequency: Select a frequency from the dropdown list.
  - Due On: Enter a due date in number of days.

### EOD Statement

- Generate **MT940**: If selected, the statement is generated in MT940 format.
- Generate **MT950**: If selected, the statement is generated in MT950 format.
- Generate **MT942**: If selected, the intra-day account statement is generated in MT942 format.

- Display IBAN: If selected, generated statement is reported with IBAN Account Number instead of Virtual Account Number.

### MT942 Preferences

- Generate Message Only On Movement: By default, it is disabled. If enabled, system generates statement only if additional entries have been posted subsequent to the previous statement generation.
- Report Transactions Since: Select one of the required options from the drop-down list:
  - 940: If selected, the current statement will include all of the transactions posted and authorized since the previous MT940 generation.
  - 950: If selected, the current statement will include all of the transactions posted and authorized since the previous MT950 generation.
  - 942: If selected, the current statement will include all of the transactions posted and authorized since the previous MT942 generation.
- Generation Time (In Hours): Select a timing for MT942 generation from the multiselect drop-down list.



#### Note

System supports only hourly time intervals.

### ISO Statement Preferences

- Generate [CAMT.052](#): If selected, the statement is generated in CAMT.053 format.
- Generate [CAMT.053](#): If selected, the intra day account statement is generated in CAMT.052 format.
- CAMT.052 Preferences
- Generate Message Only On Movement: By default, it is disabled. If enabled, system generates statement only if additional entries have been posted subsequent to the previous statement generation.
- Report Transactions Since: Select the one of the required options from the drop-down list:
  - 052: If selected, the current statement will include all the transactions posted and authorized since the previous CAMT.052 generation.
  - 053: If selected, the current statement will include all the transactions posted and authorized since the previous CAMT.053 generation.
- Generation Time (In Hours): Select a timing for CAMT.052 generation from the multi select drop-down list.



#### Note

System supports only hourly time intervals.

2. Click **Save**. You can view the defined account statement preferences in the [View Account Statement Preferences](#).

## Account Product

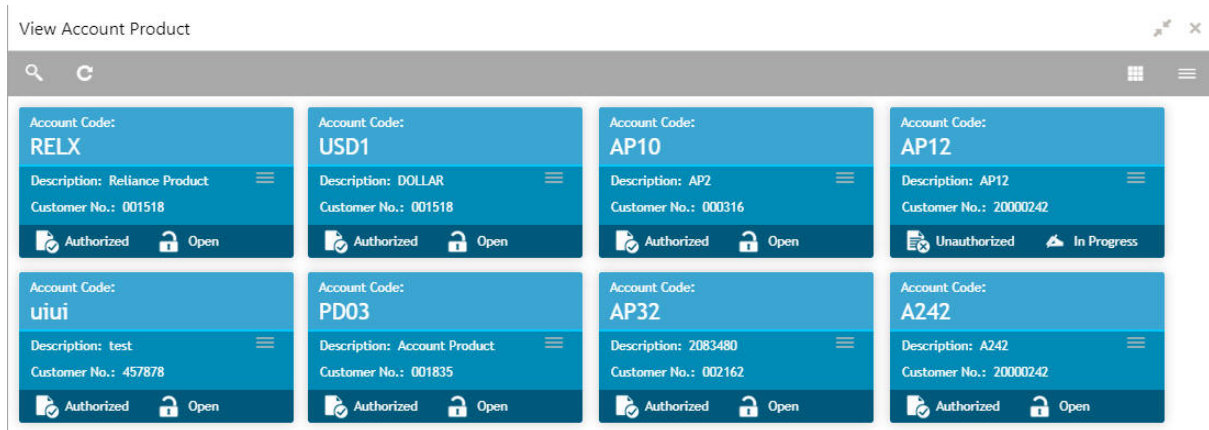
You can configure account product for a corporate.

### View Account Product

The summary screen provides a list of configured account product. You can configure an account product using the [Create Account Product](#).

## How to reach here:

**Virtual Account Management > Customer > Account Product > View Account Product**



Field	Description
Account Code	Displays the code of the account.
Description	Displays any additional information of the account.
Customer Number	Displays the customer number that is associated with the account code.
Status	Displays the status of the record.

## Create Account Product

The maintenance screen allows you to configure account products for a corporate.

## How to reach here:

**Virtual Account Management > Customer > Account Product > Create Account Product**

The screenshot shows the 'Create Account Product' form. It has a search bar and a refresh icon. The form is divided into several sections: 'Virtual Account Product' (selected), 'Real Customer Number' (with a search icon), 'Real Customer Name' (displaying 'No Customer Selected'), 'Account Product', and 'Account Product Description'. Below these are 'Account Preferences' with four toggle switches for Interest Calculation, Debit Transaction Allowed, Credit Transaction Allowed, and Overdraft Facility Allowed, and a dropdown for Inactive Days. The 'Transaction Code Restrictions' section has 'Allowed' and 'Not Allowed' buttons, and a 'Transaction Code Details' section with a '+' button. At the bottom right are 'Save' and 'Cancel' buttons.

## How to add an account product:

- In the **Create Account Product** screen, provide the required details:
  - Real Customer Number: Click **Search** to view and select the required real customer number.

- Real Customer Name: Based on the Real Customer Number selected, the information is auto-populated.
- Account Product: Enter a name for the account product.
- Account Product Description: Enter additional information about the account product.

### Account Preferences

- Interest Calculation: By default, this is disabled. If enabled, indicates if interest calculation is required for the virtual accounts created under this product.
- Debit Transaction Allowed: By default, this is disabled. If enabled, indicates if the debit transactions are allowed for the virtual accounts created under this product.
- Credit Transaction Allowed: By default, this is disabled. If enabled, indicates if the credit transactions are allowed for the virtual accounts created under this product.
- Overdraft Facility Allowed: By default, this is disabled. If enabled, indicates if the overdrafts are allowed for the virtual accounts created under this product.
- Inactive Days: Select the number of days to indicate after how many days of inactivity, the account must be marked inactive.

### Transaction Code Restrictions

- Select one of the options. This is used for allowing or not allowing transaction codes for virtual accounts opened under this product.

### Transaction Code Details

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

- Transaction Code: Click **Search** to view and select the required transaction code. To create a new transaction code, refer to [Transaction Code Maintenance](#) in the [Common Core User Guide](#).
- Description: Based on the Transaction Code selected, the information is auto-populated.

3. Click **Save**. You can view the configured account product details in the [View Account Product](#).

## Account Closure

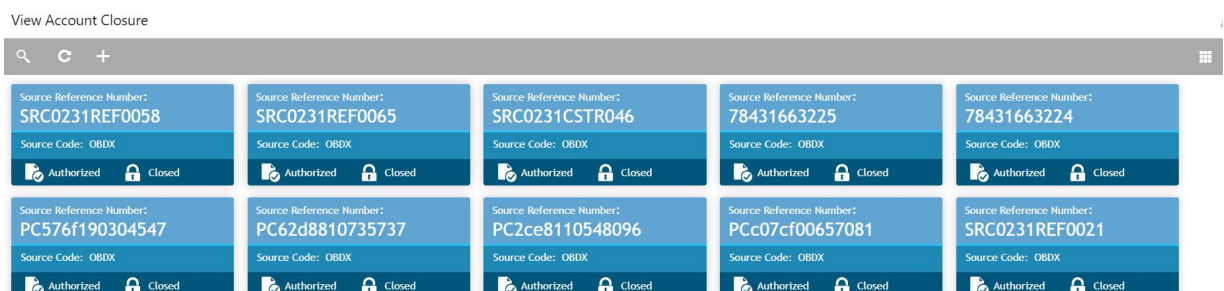
You can initiate account closure for one or more than one virtual accounts of a customer.

### View Account Closure

The summary screen provides a list of closure requests initiated. You can initiate a closure request of a virtual account using the [Create Account Closure](#).

### How to reach here:

**Virtual Account Management > Accounts > Account Closure > View Account Closure**



Field	Description
Source Reference Number	Displays the source reference number of the closure request.
Source Code	Displays the source code.

## Create Account Closure

The closure request screen allows you to initiate an account closure request. You can initiate account closure of one or more virtual accounts of a customer.

### How to reach here:

**Virtual Account Management > Accounts > Account Closure > Create Account Closure**

Create Account Closure ✖

[New](#)

Customer Number 010195 <input type="text"/>	Customer Name SJR Solutions LTD	Virtual Entity <input type="text"/>	Entity Description <i>No Data Available</i>
Virtual Account Number <input type="text"/>	Account Description <i>No Data Available</i>	Currency <i>No Data Available</i>	Branch Code <i>No Data Available</i>
Source Reference Number <input type="text"/>	Reference Number <input type="text"/>	Source Code <input type="text"/>	

[Query](#)

Account Details

Customer Number	Virtual Account Number	Account Description	Currency	Branch Code	Current Balance	Accrued Interest	Mark for Closure	View Account
010195	30020010	SJREntity1	GBP	003	-£20.0		<a href="#">Mark for Closure</a>	<a href="#">View Account</a>
010195	30020011	SJREntity1	EUR	003			<a href="#">Mark for Closure</a>	<a href="#">View Account</a>
010195	30020012	SJREntity1	EUR	003			<a href="#">Mark for Closure</a>	<a href="#">View Account</a>

### How to initiate a closure request:

1. In the **Create Account Closure** screen, query the list of the virtual accounts based on the below parameters:

#### Create Account Closure

- Customer Number: Click Search to view and select the customer number.
  - Customer Name: Based on the customer number selected, the information is auto-populated.
  - Virtual Entity: Click Search to view and select the virtual entity.
  - Entity Description: Based on the virtual entity selected, the information is auto-populated
  - Virtual Account Number: Click Search to view and select the virtual account number.
  - Account Description: Based on the virtual account number selected, the information is auto-populated.
  - Currency: Based on the virtual account number selected, the information is auto-populated.
  - Branch Code: Based on the virtual account number selected, the information is auto-populated.
  - Source Reference Number: Enter the source reference number.
  - Reference Number: System generates the reference number
  - Source Code: Click Search to view and select the source code.
2. Click **Query** to list the virtual accounts in the Account Details grid.



## Account Details

The following details are available in the Account Details grid:

- Customer Number
  - Virtual Account Number
  - Account Description
  - Currency
  - Branch Code
  - Current Balance
  - Accrued Interest
3. Select **Mark for Closure** for the virtual accounts for initiating a closure request. System populates the current balance and accrued interest, if any for the all virtual accounts marked for closure.
  4. Click **View Account** to view the virtual account details.
  5. Click **Save**. You can view the account closure status in request in **Account Closure Status** screen.

## Account Closure Status

You can view the status of the closure request for a specific virtual account.

### How to reach here:

**Virtual Account Management > Queues > Account Closure Status**

Account Closure Status

Virtual Account Number: 30020058 Account Description: Customer Number: 010195 Customer Name: Unauthorized Closed	Virtual Account Number: 30020065 Account Description: Customer Number: 010196 Customer Name: Unauthorized Closed	Virtual Account Number: 30020046 Account Description: Customer Number: 010195 Customer Name: Unauthorized Closed	Virtual Account Number: 10067 Account Description: Customer Number: 000463 Customer Name: Unauthorized Closed	Virtual Account Number: 10063 Account Description: Customer Number: 000463 Customer Name: Unauthorized Closed
Virtual Account Number: 10067 Account Description: Customer Number: 000463 Customer Name: Unauthorized Closed	Virtual Account Number: 10063 Account Description: Customer Number: 000463 Customer Name: Unauthorized Closed	Virtual Account Number: 10052 Account Description: Customer Number: 000462 Customer Name: Unauthorized Closed	Virtual Account Number: 10029 Account Description: Customer Number: 000462 Customer Name: Unauthorized Closed	Virtual Account Number: 10030 Account Description: Customer Number: 000462 Customer Name: Unauthorized Closed

Page 1 of 7 (1 - 10 of 61 items) | < 1 2 3 4 5 ... 7 >

Account Closure Request Status

Customer Number 010195	Customer Name SJR Solutions LTD	Virtual Account Number	Account Description
Branch Code	Currency	Process Status A	Reference Number 000VACL011214007

Process Status

1 Accounts & Balances    2 Open Contracts    3 Interest Liquidation    4 Balance Transfer    5 Account Closure

View Errors    Abort    Retry

## Account Closure Request Status

- Customer Number: Displays the Customer Number of the virtual account being closed.
- Customer Name: Displays the Customer Name.
- Virtual Account Number: Displays the account number being closed.
- Account Description: Displays the account description.
- Branch Code: Displays the branch code of the account.
- Currency: Displays the account currency.
- Process Status: Displays the current account closure status.

### Account Closure Status

– I (In-Progress):

- Post authorization of the virtual account closure request, the status of the closure request is marked as "I"-In-Progress.
- System performs Internal validation checks followed by external validations if enabled.
- Post successful validations, a real time call is made to Standalone IC system for Interest liquidation.
- Once the Interest amount is posted from the IC system, an internal transfer is initiated to transfer the residual amount to another virtual account linked to the same real account.

– C (Completed): On successful residual balance transfer, the status is marked as "C" (Completed)"

– A (Aborted): The status of the closure request is marked as "A (Aborted), whenever a user aborts a closure request before the account is closed. You can abort a closure request by clicking on the "Abort" Button

– F (Failed): The status of the closure request is marked as "F (Failed)" if any of the below listed processes fail. You retry the closure request by clicking on "Retry" button.

- Internal Validation checks
- External Validation checks
- Online Interest Liquidation
- Residual Balance Transfer

- Failure Reason: Displays the failure reason in case of any failures.

### Account Closure Stages

- Accounts & Balances: These are internal validations performed by system like Active blocks, Active structures etc.
- Open Contracts: These are external validations performed by system.
- Interest Liquidation: The accrued interest till date on the account being closed is liquated.
- Balance Transfer: Initiation of residual balance transfer to the designated virtual account specified during account closure request.

- Account Closure: Successful transfer of residual balance to the designated account.

## Account Input

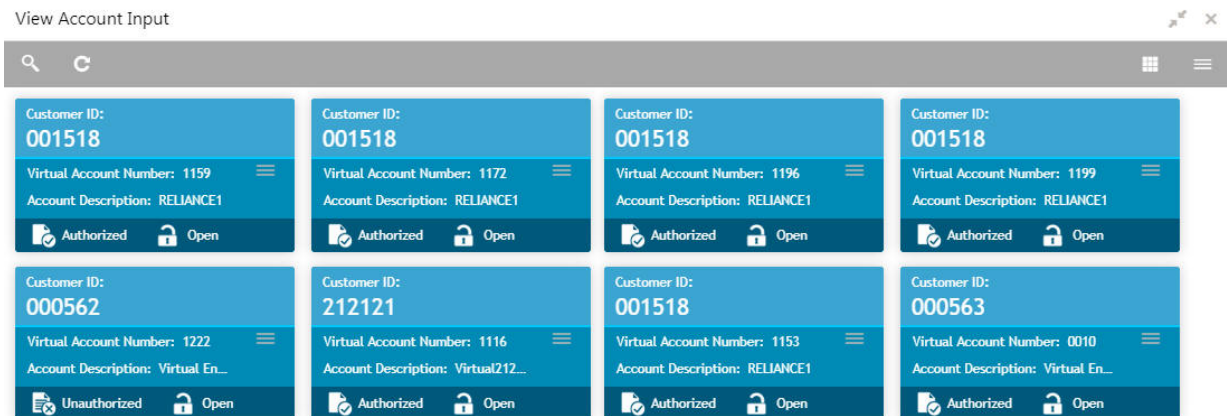
You can create a virtual account for a customer.

### View Account Input

The summary screen provides a list of configured virtual account. You can configure a virtual account using the [Create Account Input](#).

#### How to reach here:

**Virtual Account Management > Accounts > Account Input > View Account Input**



Field	Description
Customer ID	Displays the customer ID.
Virtual Account Number	Displays the number of the virtual account.
Account Description	Displays additional details of the virtual account.
Status	Displays the status of the record.

### Create Account Input

The maintenance screen allows you to configure virtual account details.

#### How to reach here:

**Virtual Account Management > Accounts > Account Input > Create Account Input**

Create Account Input

Virtual Account

Screen (1 / 1)

Customer Number *	Customer Name No Customer Selected	Virtual Entity ID *	Virtual Entity Name No Virtual Entity Selected
Account Currency *	Account Product *	Branch Code *	IBAN Required
Virtual Account Number No Data Available	IBAN Account Number No Data Available		<input type="checkbox"/>
<input type="button" value="View Balance"/>			

Correspondence Address

Address Line 1	Address Line 2	Address Line 3	Address Line 4
Country	Zip Code		

Account Information

Account Description *	Account Purpose	Balance Availability *	Fixed Amount in Pool Currency
Balance Check for Debits	Debit Transaction Allowed	Own Balance	Account Frozen
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OverDraft Required	OverDraft Amount	Credit Transaction Allowed	OverDraft End Date
<input type="checkbox"/>		<input type="checkbox"/>	
Interest Calculation		OverDraft Start Date	
<input type="checkbox"/>			

Account Linkage

Real Account Linkage	Real Account Number	Real Account Branch	Real Account Currency
<input type="button" value="Structure Level"/> <input type="button" value="Account Level"/>		No Real Account Selected	No Real Account Selected

Other Details

Account Opening Date	Account Closure Date	Last Activity Date	Account Status
			No Data Available

## How to add an account input:

- In the **Create Account Input** screen, provide the required details:
  - Customer Number: Click **Search** to view and select the required customer number.
  - Customer Name: Based on the Customer Number selected, the information is auto-populated.
  - Virtual Entity ID: Click **Search** to view and select the required virtual entity ID.
  - Virtual Entity Name: Based on the Virtual Entity ID selected, the information is auto-populated.
  - Account Currency: Click **Search** to view and select the required account currency.
  - Account Product: Click **Search** to view and select the required account product.
  - Branch Code: Click **Search** to view and select the required branch code.
  - IBAN Required: By default, this is disabled. If enabled, indicates that an IBAN must be generated.
  - Virtual Account Number: System generates the virtual account number based on account numbering mask and corporate specific range, if defined.



### Note

If **Corporate Specific Range Required** is opted and the auto-generation of account number is also enabled, then system automatically allocates the virtual account numbers from the corporate specified range defined. In this case, the next incremental virtual account number from the corporate specified range will be allocated. In case a corporate has been allocated with multiple ranges, then the new virtual account number is allocated from lowest number in the defined range or ranges.

However, if all of the ranges are utilized for a corporate, user needs to define a new corporate specific range for a given corporate. Until then, user is not allowed to create a new virtual account for a given corporate.

If **Manual Account Number Generation** is opted, user has to manually provide account number from the corporate specific range defined.

- IBAN Account Number: System generates the IBAN based on IBAN numbering mask.
- View Balance: By default, this option is disabled and enables only after the record is configured. For more information, see [Viewing Account Balance](#).

### Correspondence Address

- Address Line 1-4: Enter the address details.
- Country: Click **Search** to view and select the required country.
- Postal Code: Enter the postal code.

### Account Information

- Account Description: This is auto-populated as virtual entity name. You can modify the auto-populated details.
- Account Purpose: Enter the purpose of the virtual account.
- Balance Availability: Select one of the following options:
  - Own Balance: This is the available balance of the virtual account including child contributions and internal limits if available.
  - Pool Balance: The entire pool balance is available for this accounts irrespective of its own balance.
  - Own Balance and Fixed Amount from Pool: Sum of own balance as mentioned above and a fixed amount from the pool balance. If Own Balance and Fixed Amount from Pool is selected, the Fixed Amount in Pool Currency field is available to provide the fixed amount.
- Fixed Amount in Pool Currency: Enter the fixed amount in the pool currency.
- Balance Check for Debits: This is defaulted from the account product used. The default value can be modified.
- Debit Transaction Allowed: This is defaulted from the account product used. You can disable this option, but you cannot enable it.
- Credit Transaction Allowed: This is defaulted from the account product used. You can disable this option, but you cannot enable it.
- Account Frozen: By default, this is disabled. If selected, indicates if the account is frozen.
- Overdraft Required: This is defaulted from the account product used. You can disable this option, but you cannot enable it.
- Overdraft Amount: Enter the fixed amount that can be overdrawn by the account. This is applicable if overdraft is allowed.
- Interest Calculation: This is defaulted from the account product used. You can disable this option, but you cannot enable it.

### Account Linkage

- Real Account Linkage: Select one of the options:
  - Structure Level: If selected, indicates that the real account for this virtual account is linked at the structure level.
  - Account Level: If selected, indicates that the real account for this virtual account is linked at the account level.
- Real Account Number: Click **Search** to view and select the required real account number, if real account linkage is at the account level.
- Real Account Branch: Based on the Real Account Number selected, the information is auto-populated.
- Real Account Currency: Based on the Real Account Number selected, the information is auto-populated.
- Account Opening Date: Displays the account opening date for the virtual account.
- Account Closure Date: Displays the account opening date for the virtual account.
- Last Activity Date: Displays the last date on which a transaction was performed for the virtual account.

- Account Status: Displays the current account status for the virtual account.
2. Click **Save**. You can view the configured account details in the [View Account Input](#).

## Viewing Account Balance

After saving a record, you can navigate to **View Account Input** screen and **View Account Structure** screen to view the account balance details.

1. In the selected screen, select an account for which you want to view the account balance details. The respective screen opens with the configured details.
2. Click **View Balance**/select a node, the **Account Balance Details** pop-up screen appears.

Account Balance Details				✕
Account Number	0880	Account Description	Ideal Healthcare	
Account Currency	USD	Currency Wise Position ?		
		GBP	£17,000.00	
Current Balance	\$20,000.00	USD	\$20,000.00	
<b>ADD</b> Overdraft Amount	\$1,000.00	INR	₹500,000.00	
<b>LESS</b> Blocked Amount	\$0.00			
<b>LESS</b> Unauthorized Debit	\$0.00			
<b>ADD</b> Child Contributions	\$99,738.57			
<b>LESS</b> Blocked Child Contributions	\$2,980.00			
Available Balance	\$117,758.57			
Benefit from Pool	\$0.00			
Effective Available Balance	\$117,758.57			
Unauthorized Credit	\$0.00			

3. Click **Close** to navigate back to the selected screen.

## Account Structure

You can configure an account structure for a real account that belongs to any customer.

### View Account Structure

The summary screen provides a list of configured account structures. You can configure an account structure using the [Create Account Structure](#).

#### How to reach here:

**Virtual Account Management > Accounts > Account Structure > View Account Structure**

The screenshot shows a window titled 'View Account Structure' with a search bar and navigation icons. Below are eight cards, each representing an account structure. Each card contains the following information:

- Customer ID: [Value]
- Structure Code: [Value]
- Real Account Number: [Value]
- Status: [Authorized/Unauthorized] [Open/Closed]

Field	Description
Customer ID	Displays the customer ID details.
Structure Code	Displays the structure code associated with the account structure.
Real Account Number	Displays the account number that is mapped to the structure.
Status	Displays the status of the record.

## Create Account Structure

The maintenance screen allows you to configure an account structure for a customer. You can drag and drop to create/modify the account structure. On hover of the nodes more details of the account appears.

### How to reach here:

**Virtual Account Management > Accounts > Account Structure > Create Account Structure**

The screenshot shows the 'Create Account Structure' form. It includes the following sections and fields:

- Customer Information:** Customer Number \*, Real Customer Name (No Customer Selected), Structure Code \*, Structure Description \*, Header Account Number \*, Interest Calculation Required (radio button).
- Account Linkage:** Account Linkage (Real Account selected, Virtual MCA), Real Account Number, Real Account Branch (No Real Account Selected), Virtual Multi-Currency Account.
- Table:** A table with columns 'Account Number' and 'Description'. It currently shows 'No data to display.' and has a grid background.
- Buttons:** Save, Cancel, and a 'New' button at the top left.

### How to create an account structure:

1. In the **Create Account Structure** screen, provide the required details:

- Customer Number: Click **Search** to view and select the required customer number.
- Real Customer Name: Based on the Customer Number selected, the information is auto-populated.
- Structure Code: Enter a code for the structure. You can enter a maximum length of eight alphanumeric characters.
- Structure Description: Enter additional information for the structure.
- Header Account Number: Click **Search** to view and select the required header account number. This will be the root node for the structure and is always a virtual account.
- Interest Calculation Required: If enabled, indicates the interest calculation required at the account structure level.

### Account Linkage

- Account Linkage: Select one of the options:
  - Real Account: If selected, you can configure an account structure for a real account. The Real Account Number field and the Real Account Branch field and enabled to select the account.
  - Virtual MCA: If selected, you can configure an account structure for a virtual multi-currency account. The Virtual Multi-Currency Account field is enabled to select the account.
- Real Account Number: Click **Search** to view and select the required real account number.
- Real Account Branch: Based on the Real Account Number selected, the information is auto-populated.
- Virtual Multi-Currency Account: Click **Search** to view and select the required virtual multi-currency account.

### Structure

2. Define the account structure using the [Detail View](#) or the [Diagram View](#):


#### Good to know information, while creating an account structure:

- Panning and zooming are enabled for the account structure.
- Pinching or using the mouse wheel zooms in/out of the account structure.
- Drag rows from the table and drop it on the adjacent section to create nodes for the account structure (only for diagram view).
- A link is created between two nodes when one node is dropped on an existing node.
- No empty fields must be present in the table.

### Structure Actions

- Export: Click to download the account structure in a .csv format.



Detail View	<ol style="list-style-type: none"> <li>1. Click <b>Detail View</b> to change the view and provide the details in a tabular format.</li> <li>2. Click + to add a row and provide the require details: <ul style="list-style-type: none"> <li>● Parent Virtual Account Number: Click <b>Search</b> to view and select the required virtual account number to be selected as a parent account for which you can associate child accounts. The Header Account Number must be the first Parent Virtual Account Number in the table.</li> <li>● Description: Based on the Parent Virtual Account Number selected, the information is auto-populated.</li> <li>● Child Virtual Account Number: Click <b>Search</b> to view and select the required virtual account number to associated with the parent account. The child virtual account number cannot be duplicate for different rows. The Child Virtual Account Number cannot be the Parent Virtual Account Number to it's own parent in a new row.</li> <li>● Description: Based on the Child Virtual Account Number selected, the information is auto-populated.</li> </ul> </li> </ol>
Diagram View	<ol style="list-style-type: none"> <li>1. By default, this view appears. Click <b>Diagram View</b> to change the view and provide the details in a structural format.</li> <li>2. Diagram View: Select &gt; drag and drop the account number from the table to the grid and make the required connection. Click <b>Maximize</b> to view the complete account structure.</li> </ol> <div style="text-align: center;">  <p><b>Note</b></p> </div> <p>You can select a node and view the account balance details. For more information, see <a href="#">Viewing Account Balance</a>.</p>



The Account Structure appears in the **Diagram View** when all the available rows of the **Detail View** has relevant data.

3. Click **Save**. You can view the configured account structure details in the [View Account Structure](#).

## Virtual Multi-Currency Account

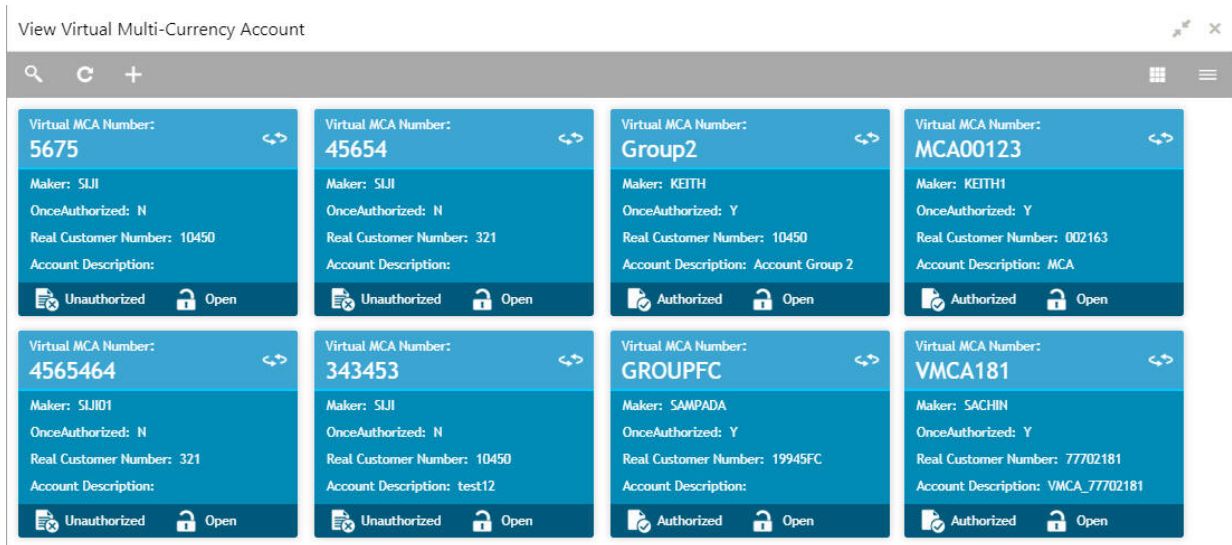
You can create a group of multiple accounts with different currencies for a customer. You can manage account transactions with more than one currency for a customer.

### View Virtual Multi-Currency Account

The summary screen provides a list of configured virtual multi-currency account. You can configure a virtual multi-currency account using the [Create Virtual Multi-Currency Account](#).

#### How to reach here:

**Virtual Account Management > Customer > Virtual Multi-Currency Account > View Virtual Multi-Currency Account**



Field	Description
Virtual MCA Number	Displays the virtual multi-currency account number.
Maker	Displays the name of the user who has configured the virtual multi-currency account details.
Once Authorized	Indicates if the record is authorized once or not.
Real Customer Number	Displays the real customer number.
Account Description	Displays the description of the virtual multi-currency account.
Status	Displays the status of the record.

## Create Virtual Multi-Currency Account

The maintenance screen allows you to configure a virtual multi-currency account.

### How to reach here:

**Virtual Account Management > Customer > Virtual Multi-Currency Account > Create Virtual Multi-Currency Account**

## How to configure a virtual multi-currency account:

- In the **Create Virtual Multi-Currency Account** screen, provide the required details:
  - Real Customer Number: Click **Search** to view and select the required real customer number.
  - Real Customer Name: Based on the Real Customer Number selected, the information is auto-populated.
  - Virtual Multi-Currency Account Number: Enter a virtual multi-currency account number.
  - Account Description: Enter additional information of the account.
- Click **View Account** to view the list all real account that are associated with the real customer number.

### Real Account List

- Click + to add a row and provide the required details:
  - Real Account Number: Click **Search** to view and select the required action name.
  - Currency: Based on the Real Account Number selected, the information is auto-populated.
  - Branch: Based on the Real Account Number selected, the information is auto-populated.
  - Default: If selected, indicates that the selected account's currency is the default currency, if the transaction currency is not configured for a customer.  
For example: If the virtual multi-currency account consists of USD, EURO, and Peso, the default account currency is configured as USD. Any transactions performed in INR on the virtual multi-currency account is performed in the USD (default) account.
- Click **Save**. You can view the configured virtual multi-currency account in the [View Virtual Multi-Currency Account](#).

## Internal Credit Line

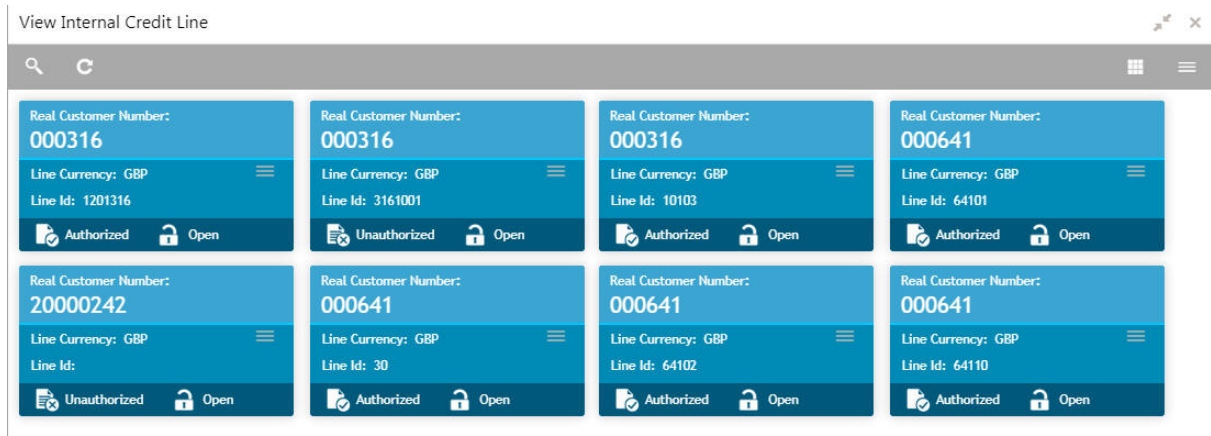
You can configure internal credit line for a customer. The customer can offer the facility to its subsidiaries and the subsidiaries can use the credit line.

### View Internal Credit Line

The summary screen provides a list of configured internal credit line. You can configure an internal credit line using the [Create Internal Credit Line](#).

## How to reach here:

### Virtual Account Management > Accounts > Internal Credit Line > View Internal Credit Line



Field	Description
Real Customer Number	Displays the customer number details.
Line Currency	Displays the line currency details.
Line ID	Displays the line ID.
Status	Displays the status of the record.

## Create Internal Credit Line

The maintenance screen allows you to configure internal credit line.

## How to reach here:

### Virtual Account Management > Accounts > Internal Credit Line > Create Internal Credit Line

The screenshot shows a window titled 'Create Internal Credit Line' with a 'Screen (1 / 1)' indicator. The form is divided into several sections:

- Internal Credit Line** (selected):
  - Real Customer Number \* (with search icon)
  - Line Currency \* (with search icon)
  - Customer Name: No Customer Selected
  - Line ID \*
  - Description
- Amount and Availability**:
  - Line Amount \*
  - Line Start Date \* (with calendar icon)
  - Line End Date (with calendar icon)
  - Available:
- Utilization**:
  - Utilization Status: No data to display
  - Utilized Amount
  - Available Amount
  - Maximum Available Amount
  - Amount Utilized Today
  - Date of First Utilization
  - Date of Last Utilization
  - Utilization Details button

At the bottom right, there are 'Save' and 'Cancel' buttons.

## How to add an internal credit line:

- In the **Create Internal Credit Line** screen, provide the required details:
  - Real Customer Number: Click **Search** to view and select the required customer number.
  - Customer Name: Based on the Real Customer Number selected, the information is auto-populated.

- Line ID: Enter a line ID.
- Description: Enter additional information about the internal credit line.
- Line Currency: Click **Search** to view and select the required line currency.

### Amount and Availability

- Line Amount: Enter the internal credit line amount.
- Line Start Date: Enter a start date for the line amount from the dropdown calendar.
- Line End Date: Enter an end date for the line amount from the dropdown calendar.
- Available: By default, this option is selected. If selected, indicates that the line amount is valid for the selected period.

### Utilization

- Utilization Status: Displays a pie chart of the amount that is utilized.
- Utilized Amount: Displays the amount that is utilized.
- Amount Utilized Today: Displays the amount that is utilized today.
- Available Amount: Displays the amount that is available.
- Date of First Utilization: Displays the date from when the amount is utilized.
- Maximum Available Amount: Displays the maximum amount that is available.
- Date of Last Utilization: Displays the date until when the amount is utilized.

2. Click **Utilization Details** to view all the utilization details of the internal credit line.

3. Click **Save**. You can view the configured internal credit line in the [View Internal Credit Line](#).

## Line Account Linkage

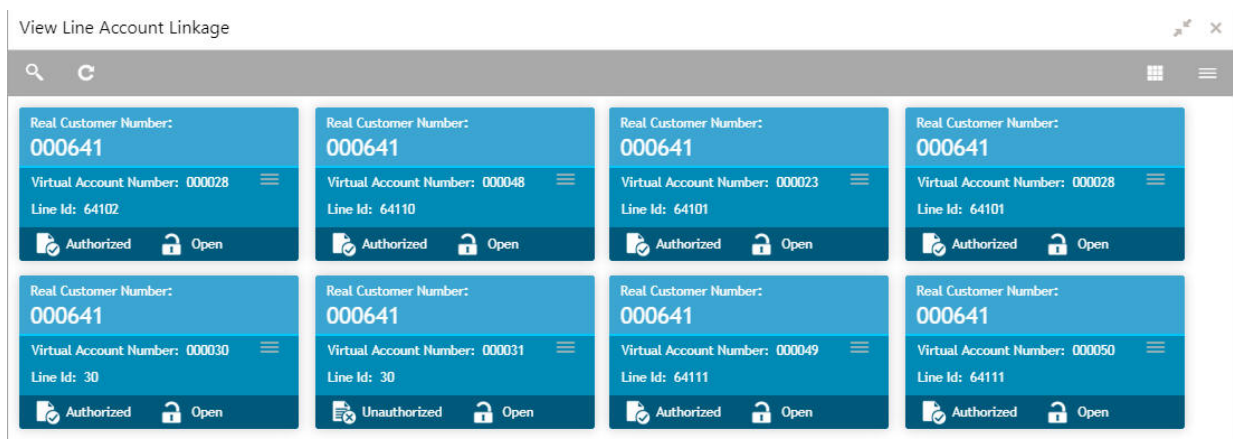
You can configure the credit line of a customer to a virtual account for that customer. The virtual account that is linked must be either individual accounts or header accounts from account structure.

### View Line Account Linkage

The summary screen provides a list of configured line account linkage. You can configure the line account linkage using the [Create Line Account Linkage](#).

### How to reach here:

**Virtual Account Management > Accounts > Line Account Linkage > View Line Account Linkage**



Field	Description
Real Customer Number	Displays the real customer number details.
Virtual Account Number	Displays the virtual account number details.
Line ID	Displays the line ID details.
Status	Displays the status of the record.

## Create Line Account Linkage

The maintenance screen allows you to configure line account linkage.

### How to reach here:

**Virtual Account Management > Accounts > Line Account Linkage > Create Line Account Linkage**

### How to add a line account linkage:

- In the **Create Line Account Linkage** screen, provide the required details:
  - Real Customer Number: Click **Search** to view and select the required customer number.
  - Customer Name: Based on the Real Customer Number selected, the information is auto-populated.
  - Virtual Account Number: Click **Search** to view and select the required virtual account number.
  - Account Description: Enter additional information about the line account linkage.
  - Line ID: Enter a line ID.
  - Description: Enter additional information about the line ID.
  - Line Currency: Click **Search** to view and select the required line currency.
  - Credit Line Linkage: Select one of the following:
    - Amount: If selected, displays the credit line in amounts.
    - Percentage: If selected, displays the credit line in percentage.
  - Linkage Value: Enter a linkage value.
- Click **Save**. You can view the configured line account linkage in the [View Line Account Linkage](#).

## File Upload

OBVAM Application provides a facility for bulk creation of Virtual Entities, Virtual Accounts and Account Structures through a file upload process.

- You can perform the following actions:
  - New - Creation of new records
  - Modify – Modification of existing records

- Close – Closure of existing records
- File Naming Convention: feedname\_XXX  
For example: virtualentity\_27april2020
- File Format: .csv
- The processing status of the records of the file can be enquired through an API call.

## Virtual Entity Feed

Virtual Entity Feed is used for creation, modification and closure of Virtual Entities.

Feed Name: virtualentity

The following table describes the details of file structure.

Field Sequence Number	Field Name	Description	Data Type	Field Length
1.	Action	Specifies the operation to be performed. Allowed operations are as following: <ul style="list-style-type: none"> <li>• New: Creation of Virtual Entities</li> <li>• Modify: Modification of existing entities</li> <li>• Close: Closure of existing entities.</li> </ul>		
2.	Sanction Check Required	Specifies the Sanction Check Required.	CHAR	1
3.	FATCA Responsible	Specifies the FATCA Responsible.	CHAR	1
4.	AML Customer Group	Specifies the AML Customer Group.	VARCHAR2	105
5.	AML Required	Specifies the AML Required.	CHAR	1
6.	Last KYC Date	Specifies the date of last KYC performed.	DATE	
7.	KYC Reference	Specifies the KYC Reference Number.	VARCHAR2	100

Field Sequence Number	Field Name	Description	Data Type	Field Length
8.	KYC Status	Specifies the KYC Status of the entity.  Available options are as following: <ul style="list-style-type: none"> <li>• P- Pending</li> <li>• V- Verified</li> <li>• E- Expired</li> </ul>	CHAR	1
9.	Tax Identification Number	Specifies the Tax Identification Number.	VARCHAR2	100
10.	Identification Number	Specifies the Identification Number.	VARCHAR2	100
11.	Identification Type	Specifies the Identification Type.  Valid values are as following: <ul style="list-style-type: none"> <li>• T- Tax type</li> <li>• N - National ID</li> <li>• P- Passport</li> <li>• S - SSN</li> </ul>	CHAR	1
12.	Registered Address Pincode	Specifies the Pincode of Registered Address.	VARCHAR2	15
13.	Registered Address Country	Specifies the Registered Address Country.	VARCHAR2	15
14.	Registered AddressLine 1	Specifies the Registered Address Line 1.	VARCHAR2	105
15.	Registered AddressLine 2	Specifies the Registered Address Line 2.	VARCHAR2	105
16.	Registered AddressLine 3	Specifies the Registered Address Line 3.	VARCHAR2	105
17.	Registered AddressLine 4	Specifies the Registered Address Line 4.	VARCHAR2	105
18.	Correspondence Address Pincode	Specifies the Pincode of Correspondence Address.	VARCHAR2	15
19.	Correspondence Address Country	Specifies the Correspondence Address Country.	VARCHAR2	3



Field Sequence Number	Field Name	Description	Data Type	Field Length
20.	Correspondence Address Line 1	Specifies the Correspondence Address Line 1.	VARCHAR2	105
21.	Correspondence Address Line 2	Specifies the Correspondence Address Line 2.	VARCHAR2	105
22.	Correspondence Address Line 3	Specifies the Correspondence Address Line 3.	VARCHAR2	105
23.	Correspondence Address Line 4	Specifies the Correspondence Address Line 4.	VARCHAR2	105
24.	Entity Type	Specifies the Entity Type.  Valid values are as following: <ul style="list-style-type: none"> <li>• C - Corporate</li> <li>• I - Individual</li> </ul>	CHAR	1
25.	Virtual Entity Name	Specifies the Virtual Entity Name.	VARCHAR2	105
26.	Virtual Entity ID	Specifies the Virtual Entity Identification.	VARCHAR2	12
27.	Creation Date	Specifies the Creation Date.	DATE	
28.	Real Customer Number	Specifies the Real Customer Number for virtual entity creation.	VARCHAR2	20
29.	Default Entity	Specifies the Default Entity.	VARCHAR2	1
30.	Doer Remarks	Specifies the Requester Remarks.	VARCHAR2	200
31.	Approver Remarks	Specifies the Approver Remarks.	VARCHAR2	200

Field Sequence Number	Field Name	Description	Data Type	Field Length
32.	Individual Preferred Mode	Specifies the Individual Preferred mode of communication.  Applicable for Entity Type as "I".  Valid values are as following: <ul style="list-style-type: none"> <li>• E - Email</li> <li>• M - Mobile</li> </ul>	CHAR	1
33.	Individual Email	Specifies the Email Details.  Applicable for Entity Type as "I" and <b>individualDetails_preferredMode</b> as "E".	VARCHAR2	255
34.	Individual Work Phone Number	Specifies the Work Phone Number.  Applicable for Entity Type as "I".	VARCHAR2	10
35.	Individual Work Phone ISD	Specifies the International Subscriber Dialing code for Work Phone Number.  Applicable for Entity Type as "I".	VARCHAR2	10
36.	Individual Home Phone Number	Specifies the Home Phone Number.  Applicable for Entity Type as "I".	VARCHAR2	10
37.	Individual Home Phone ISD	Specifies the International Subscriber Dialing code for Home Phone Number.  Applicable for Entity Type as "I".	VARCHAR2	10
38.	Individual Mobile Number ISD	Specifies the International Subscriber Dialing code for Mobile Number.  Applicable for Entity Type as "I" and <b>individualDetails_preferredMode</b> as "M".	VARCHAR2	10

Field Sequence Number	Field Name	Description	Data Type	Field Length
39.	Individual Mobile Number	Specifies the Mobile Phone Number.  Applicable for Entity Type as "I" and <b>individualDetails_preferredMode</b> as "M".	VARCHAR2	10
40.	Individual National ID	Specifies the National Identification of Individual.  Applicable for Entity Type as "I".	VARCHAR2	35
41.	Individual Nationality	Specifies the Nationality of Individual.  Applicable for Entity Type as "I".	VARCHAR2	3
42.	Individual Gender	Specifies the Gender.  Applicable for Entity Type as "I".  Valid values are as following: <ul style="list-style-type: none"> <li>• M-Male</li> <li>• F-Female</li> <li>• O-Others</li> </ul>	CHAR	1
43.	Individual Date Of Birth	Specifies the Date of Birth of Individual.  Applicable for Entity Type as "I".	DATE	
44.	Individual Last Name	Specifies the Individual Last Name.  Applicable for Entity Type as "I".	VARCHAR2	105
45.	Individual Middle Name	Specifies the Individual Middle Name.  Applicable for Entity Type as "I".	VARCHAR2	105
46.	Individual First Name	Specifies the Individual First Name.  Applicable for Entity Type as "I".	VARCHAR2	105
47.	Individual Virtual EntityId	Specifies the Individual Virtual EntityId	VARCHAR2	12

Field Sequence Number	Field Name	Description	Data Type	Field Length
48.	Corporate Virtual EntityId	Specifies the Corporate Virtual EntityId	VARCHAR2	12
49.	Corporate Date Of Incorporation	Specifies the Date of Incorporation of the Corporate.  Applicable for Entity Type as "C".	DATE	
50.	Corporate Country Of Incorporation	Specifies the Country of Incorporation of the Corporate.  Applicable for Entity Type as "C".	VARCHAR2	105
51.	Corporate Unique Id	Specifies the Unique ID of the Corporate.  Applicable for Entity Type as "C".	VARCHAR2	35
52.	Corporate Work Phone 1 ISD	Specifies the International Subscriber Dialing code for Work Phone Number1.  Applicable for Entity Type as "C".	VARCHAR2	10
53.	Corporate Work Phone No 1	Specifies the Work Phone Number 1.  Applicable for Entity Type as "C".	VARCHAR2	10
54.	Corporate Work Phone 2 ISD	Specifies the International Subscriber Dialing code for Work Phone Number 2.  Applicable for Entity Type as "C".	VARCHAR2	10
55.	Corporate Work Phone No 2	Specifies the Work Phone Number 2.  Applicable for Entity Type as "C".	VARCHAR2	10

Field Sequence Number	Field Name	Description	Data Type	Field Length
56.	Corporate mobile No ISD	Specifies the International Subscriber Dialing code for Mobile Number.  Applicable for Entity Type as "C" and <b>individualDetails_preferredMode</b> as "M".	VARCHAR2	10
57.	Corporate Mobile No	Specifies the Corporate Mobile Number.  Applicable for Entity Type as "C" and <b>individualDetails_preferredMode</b> as "M".	VARCHAR2	10
58.	Corporate Email	Specifies the Corporate Email Details.  Applicable for Entity Type as "C" and <b>individualDetails_preferredMode</b> as "E".	VARCHAR2	255
59.	Corporate Preferred Mode	Specifies the Corporate Preferred mode of communication.  Applicable for Entity Type as "C".  Valid values are as following: <ul style="list-style-type: none"> <li>• E-Email</li> <li>• M-Mobile</li> </ul>	CHAR	1
60.	Corporate Entity Type	Specifies the Corporate Entity Type.  Applicable for Entity Type as "C".  Valid values are as following: <ul style="list-style-type: none"> <li>• Corporation</li> <li>• Paternship</li> <li>• Sole Parternship</li> <li>• Cooperative</li> </ul>	VARCHAR2	20
61.	Statement Preferences Virtual Entity ID	Specifies the Statement Preferences Virtual Entity ID.	VARCHAR2	12

Field Sequence Number	Field Name	Description	Data Type	Field Length
62.	Statement Preferences Statement Type	Specifies the Statement Preferences Statement Type.  Valid values are as following: <ul style="list-style-type: none"> <li>• C-Consolidated</li> <li>• A- Account Level</li> </ul>	CHAR	1
63.	Statement Preferences Frequency	Specifies the Statement Preferences Frequency.	CHAR	1
64.	Statement Preferences Due On	Specifies the Statement Preferences Due On.	NUMBER	
65.	Statement Preferences Last Statement Generation Date	Specifies the Statement Preferences Last Statement Generation Date.	DATE	

## Virtual Account Feed

This feed is used for creation, modification and closure of Virtual Accounts.

Feed Name: virtualaccount

The following table describes the details of the file structure.

Field Sequence Number	Field Name	Description	Data Type	Field Length
1.	Action	Specifies the operation to be performed. Allowed operations are as following: <ul style="list-style-type: none"> <li>• New: Creation of virtual accounts</li> <li>• Modify: Modification of existing virtual accounts</li> <li>• Close: Closure of the existing virtual accounts</li> </ul>		
2.	Branch Code	Specifies the branch under which virtual account to be created.	VARCHAR2	3
3.	Virtual Entity ID	Specifies the Virtual Entity for which virtual account to be created.	VARCHAR2	12

Field Sequence Number	Field Name	Description	Data Type	Field Length
4.	Real Customer Number	Specifies the Real Customer Number for which virtual account to be created.	VARCHAR2	20
5.	Account Currency	Specifies the Account Currency.	VARCHAR2	3
6.	Virtual Account Product	Specifies the product under which virtual account to be created.	VARCHAR2	4
7.	Virtual Account Number	Virtual Account Number is applicable for <b>Modify</b> and <b>Close</b> operations.	VARCHAR2	20
8.	IBAN Required	Valid values for IBAN Required are as following: <ul style="list-style-type: none"> <li>• Y</li> <li>• N</li> </ul>	CHAR	1
9.	IBAN Account Number	Specifies the IBAN Account Number.	VARCHAR2	30
10.	Virtual Account Name	Specifies the virtual account name.	VARCHAR2	105
11.	Address Line 1	Specifies the Correspondence Address Line 1.	VARCHAR2	35
12.	Address Line 2	Specifies the Correspondence Address Line 2.	VARCHAR2	35
13.	Address Line 3	Specifies the Correspondence Address Line 3.	VARCHAR2	35
14.	Address Line 4	Specifies the Correspondence Address Line 4.	VARCHAR2	35
15.	Address Pincode	Specifies the Correspondence Address Zip code.	VARCHAR2	15
16.	Address Country Code	Specifies the Correspondence Address Country Code.	VARCHAR2	3
17.	Account Purpose	Specifies the description of the Account Purpose.	VARCHAR2	105
18.	Interest Calculation Required	Flag to indicate whether Interest Calculation is required for the Virtual Account. Valid values are as following: <ul style="list-style-type: none"> <li>• Y</li> <li>• N</li> </ul>	CHAR	1

Field Sequence Number	Field Name	Description	Data Type	Field Length
19.	Account Frozen	Flag to indicate whether virtual account is frozen.  Valid values are as following: <ul style="list-style-type: none"> <li>• Y</li> <li>• N</li> </ul>	CHAR	1
20.	Balance Check For Debits	Flag to indicate whether balance check is required for debit transactions.  Valid values are as following: <ul style="list-style-type: none"> <li>• Y</li> <li>• N</li> </ul>	CHAR	1
21.	Balance Availability Options	Balance Options Available options are as following: <ul style="list-style-type: none"> <li>• O - Own Balance</li> <li>• P - Pool Balance</li> <li>• B - Own Balance + Fixed Amount from Pool</li> </ul>	CHAR	1
22.	Fixed Amount From Pool	Specifies the Fixed Amount contribution from pool.  Applicable if <b>balAvailabilityOptions = Own Balance + Fixed Amount from Pool.</b>	NUMBER	22,3
23.	Overdraft Allowed	Flag to indicate whether virtual account can be overdrawn.  Valid values are as following: <ul style="list-style-type: none"> <li>• Y</li> <li>• N</li> </ul>	CHAR	1
24.	Overdraft Sanction Amount	Specifies the Overdraft amount sanctioned.	NUMBER	22,3
25.	Credit Transactions Allowed	Flag to indicate whether credit transactions are allowed on the virtual account.  Valid values are as following: <ul style="list-style-type: none"> <li>• Y</li> <li>• N</li> </ul>	CHAR	1



Field Sequence Number	Field Name	Description	Data Type	Field Length
26.	Debit Transactions Allowed	Flag to indicate whether debit transactions are allowed on the virtual account  Valid values are as following: <ul style="list-style-type: none"> <li>• Y</li> <li>• N</li> </ul>	CHAR	1
27.	Real Account Linkage	Account Linkage Options  Valid values are as following: <ul style="list-style-type: none"> <li>• S - Structure Level</li> <li>• A- Account Level</li> </ul> Default value is A.	CHAR	1
28.	Real Account Number	Specifies the Real Account Number.  Applicable if realAccLinkage = A.	VARCHAR2	20
29.	Real Account Currency	Specifies the Real Account Currency.  Applicable if realAccLinkage = A.	VARCHAR2	3
30.	Real Account Branch	Specifies the Real Account Branch.  Applicable if realAccLinkage = A.	VARCHAR2	3
31.	Overdraft Start Date	Specifies the Overdraft Start Date.	DATE	
32.	Overdraft End Date	Specifies the Overdraft End Date.	DATE	
33.	Remarks	Specifies the Account Remarks.	VARCHAR2	200

## Account Structure Feed

This feed is used for creation, modification and closure of Virtual Account Structures.

Feed Name: virtualAccountMap

The following table describes the details of the file structure.

Field Sequence Number	Field Name	Description	Data Type	Field Length
1.	Action	<p>Specifies the operation to be performed.</p> <p>Allowed operations are as following:</p> <ul style="list-style-type: none"> <li>• New: Creation of Virtual Entities</li> <li>• Modify: Modification of existing entities</li> <li>• Close: Closure of existing entities.</li> </ul>		
2.	Branch Code	Specifies the Branch Code.	VARCHAR2	3
3.	Real Customer Number	Specifies the Real Customer Number for which the Account Structure is to be created.	VARCHAR2	12
4.	Structure Code	Specifies the Unique Identifier of the Structure.	VARCHAR2	20
5.	Structure Description	Specifies the Structure Description.	VARCHAR2	3
6.	Virtual Main Account	Specifies the Virtual Header Account.	VARCHAR2	4
7.	Real Account Number	<p>Specifies the Real Account Number linked to the account structure.</p> <p>Applicable if the value for <b>Account Linkage</b> is <b>A</b>.</p>	VARCHAR2	20
8.	Real Account Branch	<p>Specifies the Real Account Branch.</p> <p>Applicable if the value for <b>Account Linkage</b> is <b>A</b>.</p>	CHAR	1

Field Sequence Number	Field Name	Description	Data Type	Field Length
9.	Account Linkage	Specifies the Account Linkage Type.  Valid values are as following: <ul style="list-style-type: none"> <li>• A - Real Account</li> <li>• G - Virtual Multi-Currency Account</li> </ul>	VARCHAR2	30
10.	Account Group ID	Specifies the Virtual Multi-Currency Account. Applicable if the value for <b>Account Linkage</b> is <b>G</b> .	VARCHAR2	105
11.	Interest Calculation Required	Flag to indicate whether Interest Calculation is required.  Valid values are as following: <ul style="list-style-type: none"> <li>• Y</li> <li>• N</li> </ul>	VARCHAR2	35
12.	Remarks	Specifies the Additional Remarks.	VARCHAR2	35
Child Record				
1.	Virtual Parent Account	Specifies the Parent Virtual Account.	VARCHAR2	35
2.	Virtual Child Account	Specifies the Child Virtual Account.	VARCHAR2	15

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## Glossary

This section provides a glossary of all terms and abbreviations used in the user manual.

### Accounts

Continuing financial relationship between a bank and a customer, in which deposits and debts are held and processed within a framework of established rules and procedures.

### CAMT.052

The CAMT.052 message type is used to transmit the detailed information about the entries booked to the account since the last statement or the last interim transaction report.

### CAMT.053

The CAMT.053 message type is sent by an account servicing institution to an account owner. It is used to transmit detailed information about all the entries booked to the account for the previous business day

### MCA

Multiple Currency Account

### MT940

The MT940 message type is sent by an account servicing institution to a financial institution that is authorized by the account owner to receive it. It is used to transmit detailed information about all entries booked to the account. A daily transaction journal for posts to be made from a checking account is sent as an MT940 statement.

### MT950

The MT950 message type is sent by an account servicing institution to an account owner. Those are used to transmit detailed information about all posted entries, whether or not caused by a SWIFT message, booked to the account. A daily activity statement on a checking account is sent as an MT950 statement.

### MT942

The MT942 is used to transmit the detailed information about the entries booked to the account since the last statement or the last interim transaction report.

### Virtual Account

Virtual accounts are provided to a corporate by its banking partner. Each account is a subsidiary or sub-account of the client's own physical account with the bank; they cannot exist outside of the immediate relationship, hence they are virtual.

## A

Account Closure .....	15
Account Closure Maintenance .....	16
Account Closure Status .....	17
Account Closure Summary .....	15
Account Facility .....	4
Account Facility Maintenance .....	5, 28
Account Facility Summary .....	4, 27
Account Input .....	19
Account Input Maintenance .....	19
Account Input Summary .....	19
Account Product .....	13
Account Product Maintenance .....	14
Account Product Summary .....	13
Account Statement Preferences .....	11, 25
Account Statement Preferences Maintenance .....	12, 26
Account Statement Preferences Summary .....	11, 25
Account Structure .....	22
Account Structure Maintenance .....	23
Account Structure Summary .....	22

## C

Corporate Specific Account Number Range .....	6
Corporate Specific Account Number Range Maintenance .....	6
Corporate Specific Account Number Range Summary .....	6

## V

Virtual Entity .....	5
Virtual Entity Maintenance .....	8
Virtual Entity Summary .....	7
Virtual Multi-Currency Account .....	25
Virtual Multi-Currency Account Maintenance .....	26
Virtual Multi-Currency Account Summary .....	25

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## Reference and Feedback

### 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 Configuration 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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