

Configuration User Guide

# **Oracle Banking Virtual Account Management**

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## Configuration User Guide

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# Welcome to Configuration User Guide

This user guide is designed to help you quickly get acquainted with the many functions routinely executed everyday in Oracle Banking Virtual Account Management.

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 Bank Parameters</a>	<a href="#">Bank Parameters</a>
<a href="#">Branch Groups</a>	<a href="#">Branch Parameters</a>
<a href="#">Entity Mask Configuration</a>	<a href="#">External DDA System</a>
<a href="#">Inter-DDA General Ledger</a>	<a href="#">Interest Calculation Preferences</a>
<a href="#">Liquidity Management Preferences</a>	

## Account Bank Parameters

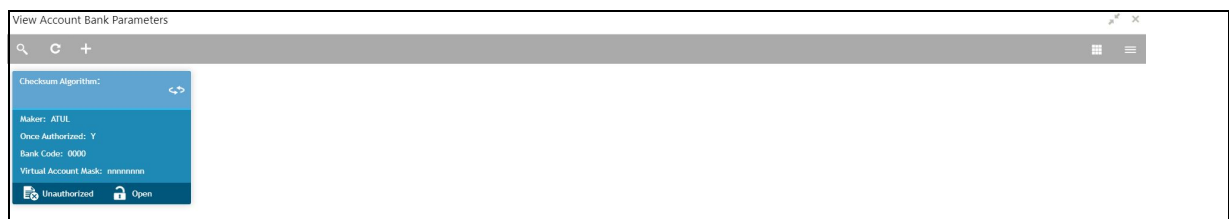
You can configure bank level parameters for a virtual account.

### View Account Bank Parameters

The summary screen provides a list of configured bank parameters. You can configure a bank level parameter using the [Create Account Bank Parameters](#).

#### How to reach here:

**Virtual Account Management > Configuration > Account Bank Parameters > View Account Bank Parameters**



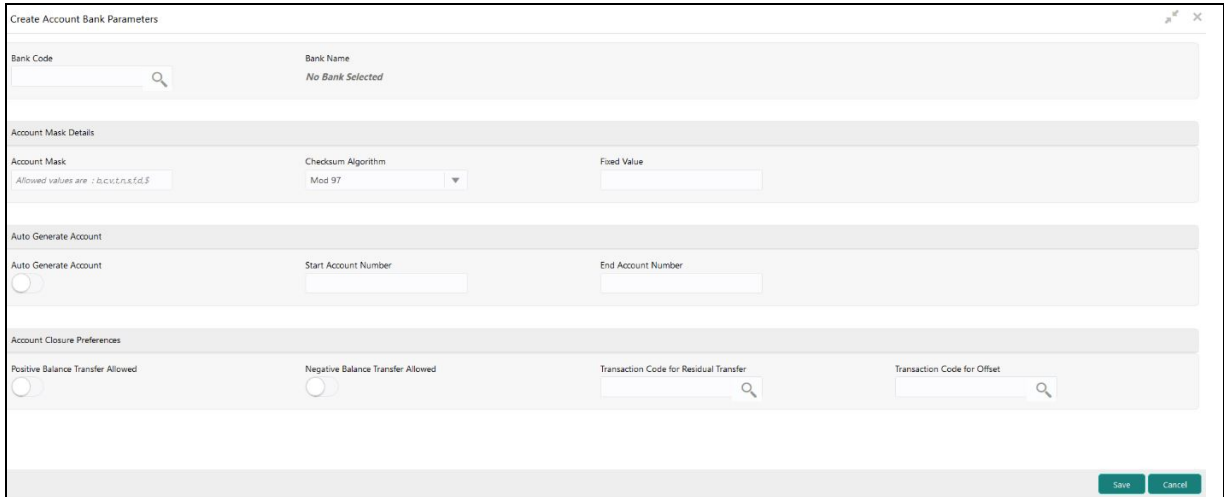
Field	Description
Checksum Algorithm	Displays the checksum algorithm of the bank.
Maker	Displays the name of the user who created the record.
Once Authorized	Indicates if the record is authorized once or not.
Bank Code	Displays the bank code.
Virtual Account Mask	Displays the details of the virtual account mask.
Status	Displays the status of the record.

## Create Account Bank Parameters

The maintenance screen allows you to configure bank level parameters.

### How to reach here:

**Virtual Account Management > Configuration > Account Bank Parameters > Create Account Bank Parameters**



### How to configure bank parameters:

1. In the **Create Account Bank Parameters** screen, provide the required details:
  - Bank Code: Click **Search** to view and select the required bank code.
  - Bank Name: Based on the Bank Name selected, the information is auto-populated.

#### Account Mask Details

- Account Mask: Enter the account mask that consists of b, c, v, t, n, s, f, d, \$ values.
- Checksum Algorithm: Select one of the required checksum algorithm from the dropdown list:
  - Modulo 10: If selected, you provide mask length of 10 characters.
  - Modulo 11: If selected, you can have either numeric or alphanumeric account mask. In case of numeric, **D** is appended to the account mask by the system and in case of alpha numeric, user must manually input **D** at the end of the mask.
  - Modulo 11 with Weights: If selected, you can have mask with size not more than 13 characters.
  - Modulo 97: If selected, you can have only numeric account mask. By default, this option is selected.
  - User Defined: If selected, you can define the checksum algorithm.
- Fixed Value: Enter a fixed value, if virtual account mask contains character **f**. This field supports maximum of one alphanumeric character.

#### Auto Generate Account

- Auto Generate Account: By default, this is disabled. If enabled, system automatically generates numeric account numbers based on the range provided.
- Start Account Number: If Auto Generate Account is selected, enter a start number for the account.
- End Account number: If Auto Generate Account is selected, enter an end number for the account.

#### Account Closure Preferences

- Positive Balance Transfer Allowed: If enabled, account closure request can be submitted with a positive balance in the account and the said amount will be transferred to a designated virtual account. If disabled, Closure request will not be allowed for accounts with a positive balance.

- **Negative Balance Transfer Allowed:** If enabled, account closure request can be submitted with a negative balance in the account and the said amount will be transferred from a designated virtual account. If disabled, Closure request will not be allowed for accounts with a negative balance.
  - **Transaction Code for Residual Transfer:** Click **Search** to view and select the required transaction code. This transaction code will be used for performing the residual balance transfer during closure on the account which is marked for closure.
  - **Transaction Code for Offset:** Click **Search** to view and select the required transaction code. This transaction code will be used for performing the residual balance transfer during closure on the designated debit or credit account.
2. Click **Save**. You can view the configured bank parameters in the [View Account Bank Parameters](#).



**Note**

Bank Parameters must also be configured in addition to Account Bank parameters. For more details refer to [Bank Parameters](#) section".

## Bank Parameters

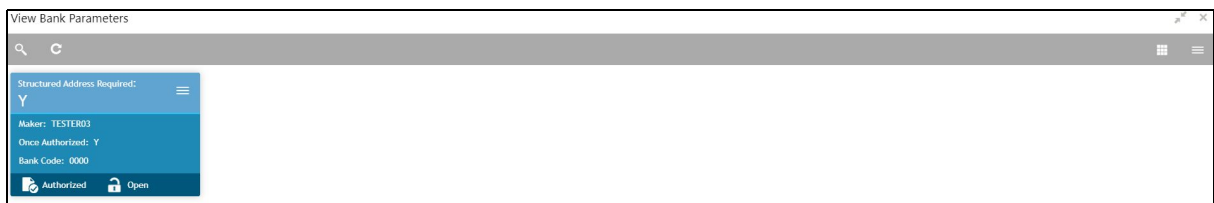
You can configure the bank level parameters for a virtual account.

### View Bank Parameters

The summary screen provides a list of configured bank parameters. You can configure the bank level parameters using the [Create Bank Parameters](#).

#### How to reach here:

**Virtual Account Management > Configuration > Bank Parameters > View Bank Parameters**



Field	Description
Structured Address Required	Displays if structured address is applicable.
Maker	Displays the name of the user who created the record.
Once Authorized	Indicates if the record is authorized once or not.
Bank Code	Displays the bank code.

### Create Bank Parameters

The maintenance screen allows you to configure bank level parameters.

#### How to reach here:

**Virtual Account Management > Configuration > Bank Parameters > Create Bank Parameters**



## How to configure bank parameters:

1. In the **Create Bank Parameters** screen, provide the required details:

- Bank Code: Click **Search** to view and select the required bank code.
- Bank Name: Based on the Bank Name selected, the information is auto-populated.

### Sanction Check Preferences

- Sanction Check Required: By default, it is disabled. If enabled, sanction check is required during virtual account creation or modification.
- Transactions Allowed for Failed Status: By default, it is disabled. This field will be enabled if **Sanction Check Required** is selected. If enabled, financial transactions are allowed on virtual accounts with sanction status as “failed”.
- Transactions Allowed for Pending Status: By default, it is disabled. This field will be enabled if **Sanction Check Required** is selected. If enabled, financial transactions are allowed on virtual accounts with sanction status as “pending”.

### General Preferences

- Structured Address Applicable: By default, it is disabled. If enabled, structured address needs to be captured during Virtual Entity and Virtual Account creation. If **Structured Address Applicable** is selected, PDF account statements will include the structured address.

2. Click **Audit**. You can view the configured bank parameters in the [View Bank Parameters](#).

## Branch Groups

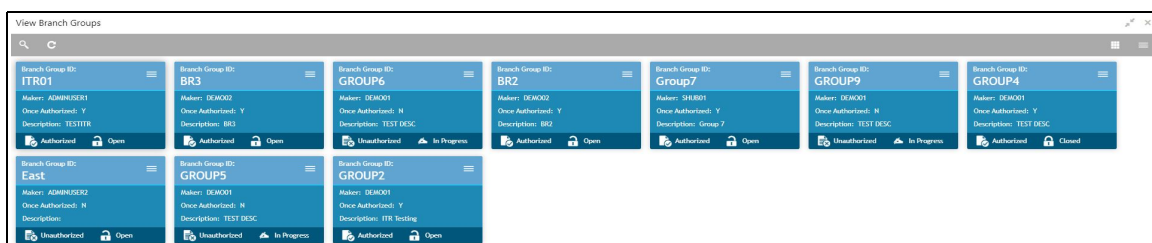
You can configure branch groups and can accordingly map branches to specific groups. You can configure a single or multiple branch group/s using the Create Branch Groups.

### View Branch Groups

The summary screen provides a list of configured branch group/s. You can configure a branch group/s using the [Create Branch Groups](#).

### How to reach here:

**Virtual Account Management > Configuration > Branch Groups > View Branch Groups**



Field	Description
Branch Group ID	Displays the branch group ID.
Maker	Displays the Maker name.
Description	Displays the description of the branch group.

3. For a specific branch group, click **View Branches** to view the list of linked branches. The following screen is displayed.

Branch Code	Branch Name
003	003 New Universal Bank
HEL	HEL FC UNIVERSAL BANK

Field	Description
Branch Group ID	Displays the branch group ID.
Description	Displays the branch group description.
Branch Code	Displays the linked branch code.
Branch Name	Displays the linked branch name.

## Create Branch Groups

The maintenance screen allows you to configure branch groups. You can configure a single or multiple branch group/s using the Create Branch Groups.

### How to reach here:

**Virtual Account Management > Configuration > Branch Groups > Create Branch Groups**



## How to configure branch group:

1. In the **Create Branch Group** screen, provide the required details:
  - Branch Group ID: Enter the branch group ID.
  - Description: Enter the description of the branch group ID.
2. Click **Save**. You can view all the configured branch groups in the [View Branch Groups](#).



### Note

To link branches to a branch group, refer to [Branch Parameters](#).

## Branch Parameters

You can configure various branches for the bank and maintain parameters such as IBAN, BBAN, exchange rate preferences, and more.

### View Branch Parameters

The summary screen provides a list of configured branch parameters. You can configure a branch level parameter using the [Create Branch Parameters](#).

### How to reach here:

**Virtual Account Management > Configuration > Branch Parameters > View Branch Parameters**

Branch Code	IBAN Country Code	Checksum Algorithm	Account Auto Generate	Virtual Account Mask	Status
004	GB		Y	nnnn	Authorized, Open
005	GB		Y	nnnnnnnn	Authorized, Open
CPM	GB		Y	nnnnnn	Authorized, Open
000	GB		Y	nnnn	Authorized, Open
RV2	GB		Y	nnnn	Authorized, Open
RG1	GB		Y	nnnnnnnn	Authorized, Open

Field	Description
Branch Code	Displays the branch code.
IBAN Country Code	Displays the IBAN country code.
Checksum Algorithm	Displays the checksum algorithm of the branch.
Account Auto Generation	Indicates if the account is automatically generated.
Virtual Account Mask	Displays the details of the virtual account mask.
Status	Displays the status of the record.

## Create Branch Parameters

The maintenance screen allows you to configure branch level parameters.

### How to reach here:

**Virtual Account Management > Configuration > Branch Parameters > Create Branch Parameters**

### How to configure branch parameters:

1. In the **Create Branch Parameters** screen, provide the required details:

- 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.
- Branch Group ID: Click **Search** to view and select the required branch group ID, where the branch needs to be grouped.
- Description: Based on the **Branch Group ID** selected, the information is auto-populated.

### External Account Generation

- External Account Number: By default, it is disabled. If enabled, account number needs to be generated externally.

If External account number is selected, **Account Mask** and **Auto Generate Account** configurations will not be applicable for account generation.

- External IBAN: By default, it is disabled. If enabled, IBAN needs to be generated externally.

If External IBAN is selected, **International Bank Account Number Mask** configurations will not be applicable for IBAN generation.

## Account Mask Details

- Account Mask: Enter the account mask that consists of b, c, v, t, n, s, f, d, \$ values.
- Checksum Algorithm: Select one of the required checksum algorithm from the dropdown list:
  - Modulo 10: If selected, you provide mask length of 10 characters.
  - Modulo 11: If selected, you can have either numeric or alphanumeric account mask. In case of numeric, D is appended to the account mask by the system and in case of alpha numeric, user must manually input D at the end of the mask.
  - Modulo 11 with Weights: If selected, you can have mask with size not more than 13 characters.
  - Modulo 97: If selected, you can have only numeric account mask. By default, this option is selected.
  - User Defined: If selected, you can define the checksum algorithm.
- Fixed Value: Enter a fixed value, if virtual account mask contains character **f**. This field supports maximum of one alphanumeric character.
- Corporate Specific Range Required: By default, it is disabled. If enabled, corporate specific account number range needs to be maintained for the corporates in a given branch.

## Auto Generate Account

- Auto Generate Account: By default, this is disabled. If enabled, system automatically generates numeric account numbers based on the range provided.
- Start Account Number: If selected, enter a start number for the account.
- End Account number: If selected, enter an end number for the account.

## International Bank Account Number Mask

- IBAN Country Code: Displays a system default country code of the branch. The system validates the country code is an ISO country code, the country code of the branch, and the length of the character is 2.
- IBAN Checksum Algorithm: Select one of the required checksum algorithm from the dropdown list:
  - Modulo 10: If selected, you provide mask length of 10 characters.
  - Modulo 11: If selected, you can have either numeric or alphanumeric account mask. In case of numeric, D is appended to the account mask by the system and in case of alpha numeric, user must manually input D at the end of the mask.
  - Modulo 11 with Weights: If selected, you can have mask with size not more than 13 characters.
  - Modulo 97: If selected, you can have only numeric account mask. By default, this option is selected.
  - User Defined: If selected, you can define the checksum algorithm.
- BBAN Format Mask: Enter the BBAN format mask details. You can enter a maximum length of 30 characters. The mask must be one of the following characters:
  - b - BBAN Bank Code
  - s - BBAN Branch Code
  - z - Virtual Account Number
  - l - Virtual Account Number
  - d - BBAN Check Digit
  - i - Real Customer Number
  - h - 1, as there is no joint holder
  - t - Virtual Account Code
- BBAN Data Type: Enter the BBAN data type details. The list displays the following character set:
  - n- Number
  - a- Alphabet
  - c- Alphanumeric
- BBAN Checksum Algorithm: Select the BBAN checksum algorithm from the dropdown list.

- BBAN Bank Code: Enter the BBAN bank code details.
- BBAN Branch Code: Enter the BBAN branch code details.

### Exchange Rate Preferences

- Rate Type: Click **Search** to view and select the required rate type.
- Rate Code: Select one of the options:
  - Mid Rate: If selected, indicates the rate code for exchange rate preferences is mid rate.
  - Buy/Sell Rate: If selected, indicates the rate code for exchange rate preferences is buy/sell rate.
- Normal Variance: Enter a normal variance details.
- Maximum Variance: Enter a maximum variance details. Maximum variance can have a maximum value of 100.
- Amount Block Queue Required: By default, this is disabled. If enabled, indicates the amount block queue.
- Transaction Journal Queue Required: By default, this is disabled. If enabled, indicated the transaction journal queue.

### Child Contribution Exchange Rate Preferences

- Rate Type: Click **Search** to view and select the required rate type.
- Rate Code: Select one of the options:
  - Mid Rate: If selected, indicates the rate code for child contribution exchange rate preferences is mid rate.
  - Buy/Sell Rate: If selected, indicates the rate code for child contribution exchange rate preferences is buy/sell rate.

2. Click **Save**. You can view all the configured branch parameters in the [View Branch Parameters](#).

## Entity Mask Configuration

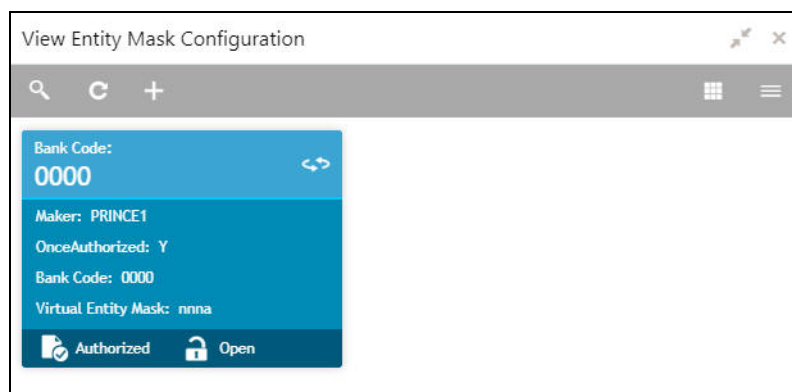
You can configure entity mask ID for a bank.

### View Entity Mask Configuration

The summary screen provides a list of configured entity mask ID. You can configure entity mask ID using the [Create Entity Mask Configuration](#).

#### How to reach here:

**Virtual Account Management > Configuration > Entity Mask Configuration > View Entity Mask Configuration**



Field	Description
Bank Code	Displays the bank code.
Maker	Displays the name of the user who has configured the bank details.
Once Authorized	Indicates if the record is authorized once or not.
Virtual Entity Mask	Displays the details of the virtual entity mask.
Status	Displays the status of the record.

## Create Entity Mask Configuration

The maintenance screen allows you to configure entity mask ID for a bank.

### How to reach here:

**Virtual Account Management > Configuration > Entity Mask Configuration > Create Entity Mask Configuration**

### How to configure an entity mask:

- In the **Create Entity Mask Configuration** screen, provide the required details:
  - Bank Code: Click **Search** to view and select the required bank code.
  - Bank Name: Based on the Bank Code selected, the information is auto-populated.
  - Virtual Entity Mask: Enter the virtual entity mask. You can input a combination of alpha and/or numeric characters. You can enter up to a maximum of 12 characters. You can use the following identifiers to define the mask:
    - a: User input alpha characters
    - n: User input numbers
- Click **Save**. You can view the configured entity mask details in the [View Entity Mask Configuration](#).

## External DDA System

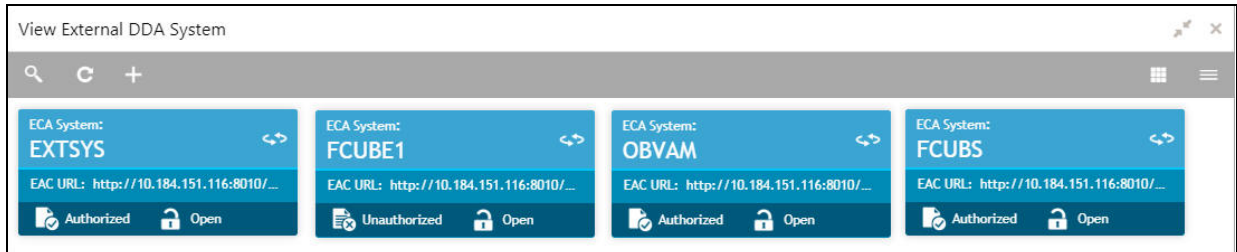
The transactions into virtual account through transaction journal service, results in posting entries to real account. The external DDA (Demand Deposit Accounts) system interacts with the external DDA for posting entries and calling out other services on DDA. OBVAM can be configured to work with the DDA systems in a synchronous or asynchronous manner for transaction posting to the real account.

## View External DDA System

The summary screen provides a list of configured external DDA system. You can configure an external DDA system using the [Create External DDA System](#).

### How to reach here:

**Virtual Account Management > Configuration > External DDA System > View External DDA System**



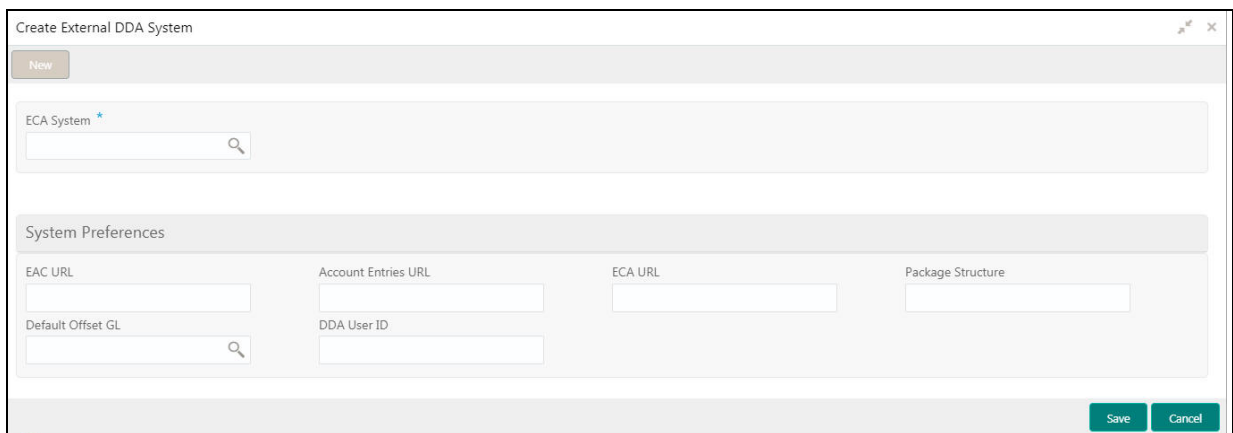
Field	Description
ECA System	Displays the external credit approval system details.
EAC URL	Displays the external account check URL details.
Status	Displays the status of the record.

## Create External DDA System

The maintenance screen allows you to configure an external DDA system.

### How to reach here:

**Virtual Account Management > Configuration > External DDA System > Create External DDA System**



### How to configure an external DDA system:

- In the **Create External DDA System** screen, provide the required details:
  - ECA System: Click **Search** to view and select the required ECA system.

### System Preferences

- EAC URL: Enter the external account check URL details.
- Account Entries URL: Enter the account entries URL details.

- ECA URL: Enter the external credit approval URL details.
  - Package Structure: Enter the package structure details.
  - Default Offset GL: Click **Search** to view and select the default offset general ledger.
  - DDA User ID: Enter a demand deposit account user ID.
2. Click **Save**. You can view the configured external DDA system details in the [View External DDA System](#).

## Inter-DDA General Ledger

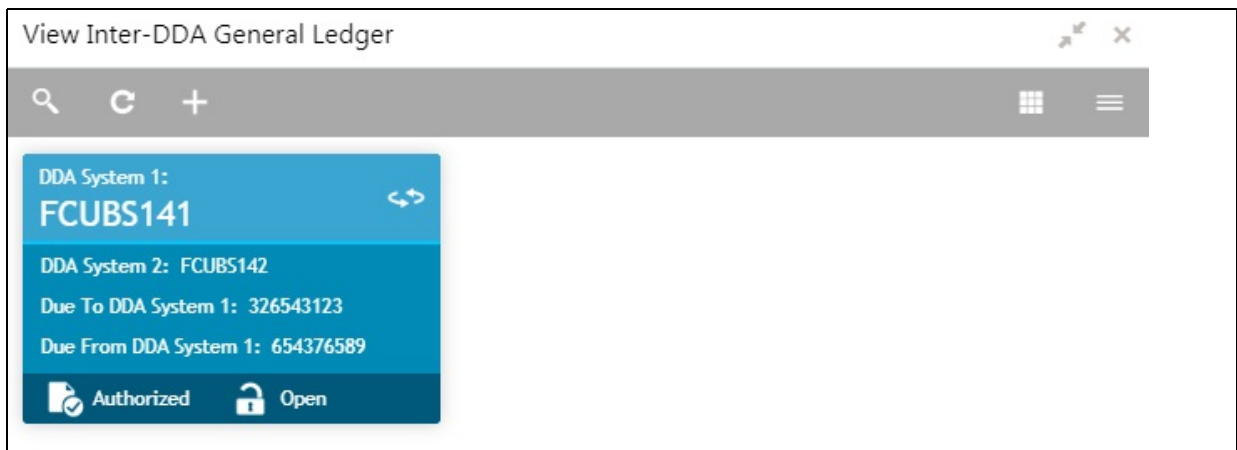
You can configure inter-DDA (Demand Deposit Accounts) preference that is used for multi-DDA transactions.

### View Inter-DDA General Ledger

The summary screen provides a list of configured inter-DDA general ledger. You can configure an inter-DDA general ledger using the [Create Inter-DDA General Ledger](#).

#### How to reach here:

**Virtual Account Management > Configuration > Inter-DDA General Ledger > View Inter-DDA General Ledger**



Field	Description
DDA System 1-2	Displays the DDA system 1-2 details.
Due To DDA System 1	Displays the general ledger for which a credit entry is passed.
Due From DDA System 1	Displays the general ledger for which a debit entry is passed.
Status	Displays the status of the record.

### Create Inter-DDA General Ledger

The maintenance screen allows you to configure an inter-DDA general ledger.

#### How to reach here:

**Virtual Account Management > Configuration > Inter-DDA General Ledger > Create Inter-DDA General Ledger**

## How to configure an inter-DDA general ledger:

- In the **Create Inter-DDA General Ledger** screen, provide the required details:
  - DDA System 1-2: Click **Search** to view and select the required DDA system pair.
  - Description: Based on the DDA System selected, the information is auto-populated.

### General Ledger

- Due To DDA System 1-2: Click **Search** to view and select the general ledger for which a credit entry is passed.
  - Description: Based on the general ledger selected, the information is auto-populated.
  - Due From DDA System 1-2: Click **Search** to view and select the general ledger to which a debit entry is passed.
  - Description: Based on the general ledger selected, the information is auto-populated.
- Click **Save**. You can view the configured inter-DDA general ledger details in the [View Inter-DDA General Ledger](#).

## Interest Calculation Preferences

You can configure a standalone interest calculation system.

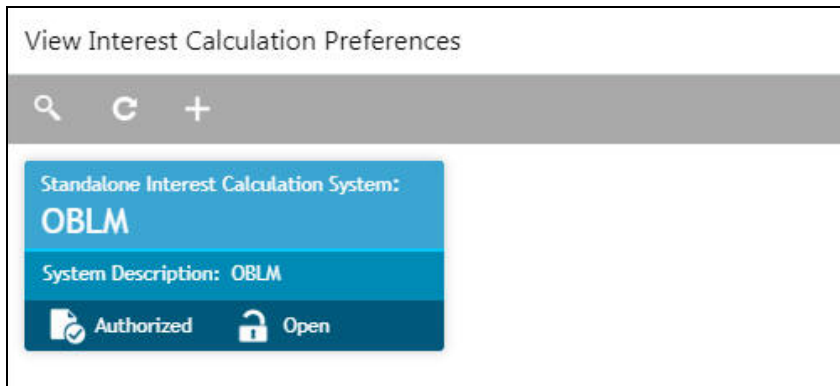
### View Interest Calculation Preferences

The summary screen provides a list of configured interest calculation preferences. You can configure an interest calculation preferences using the [Create Interest Calculation Preferences](#).

### How to reach here:

**Virtual Account Management > Configuration > Interest Calculation Preferences > View Interest Calculation Preferences**





Field	Description
Standalone Interest Calculation System	Displays the standalone interest calculation details.
System Description	Displays the description.
Status	Displays the status of the record.

## Create Interest Calculation Preferences

The maintenance screen allows you to configure interest calculation system.

### How to reach here:

**Virtual Account Management > Configuration > Interest Calculation Preferences > Create Interest Calculation Preferences**

### How to configure an interest calculation preference:

- In the **Create Interest Calculation Preferences** screen, provide the required details:
  - Standalone Interest Calculation System: Enter a standalone interest calculation.
  - Standalone Interest Calculation System Description: Enter a description for the standalone interest calculation system.

### Action Details

- Click + to add a row and provide the required details:
  - Action Name: Click **Search** to view and select the required action name.
  - Action Description: Based on the Action Name selected, the information is auto-populated.

- Action URL: Enter an action URL.
3. Click **Set Parameters** to define parameters for the action. The **Set Parameters** pop-up screen appears.

<input type="checkbox"/>	Parameter Name *	Parameter Value *	Parameter Type *
No data to display.			
Page 1 (0 of 0 items)   K < 1 > X			

4. Click + to add a row and provide the required details:
  - Parameter Name: Enter a name for the parameter.
  - Parameter Value: Enter a value for the parameter.
  - Parameter Type: By default, parameter type appears as Headers.
5. Click **Ok** to close and navigate back to the **Create Interest Calculation Preferences** screen.
6. Click **Save**. You can view the configured interest calculation preferences details in the [View Interest Calculation Preferences](#).

## Liquidity Management Preferences

You can configure liquidity management system. OBVAM is integrated with Oracle Banking Liquidity Management as a liquidity management and interest engine.

### View Liquidity Management Preferences

The summary screen provides a list of configured liquidity management preferences. You can configure a liquidity management preferences using the [Create Liquidity Management Preferences](#).

#### How to reach here:

**Virtual Account Management > Configuration > Liquidity Management Preferences > View Liquidity Management Preferences**

Field	Description
Liquidity Management System	Displays the liquidity management system details.
System Description	Displays the description.
Status	Displays the status of the record.

## Create Liquidity Management Preferences

The maintenance screen allows you to configure liquidity management.

### How to reach here:

**Virtual Account Management > Configuration > Liquidity Management Preferences > Create Liquidity Management Preferences**

### How to configure a liquidity management preference:

- In the **Create Liquidity Management Preferences** screen, provide the required details:
  - Liquidity Management System: Enter the liquidity management details.
  - Liquidity Management System Description: Enter a description for the liquidity management system.
- Click + to add a row and provide the required details:
  - Action Name: Click **Search** to view and select the required action name.
  - Action Description: Based on the Action Name selected, the information is auto-populated.
  - Action URL: Enter an action URL.
- Click **Set Parameters** to define parameters for the action. The **Set Parameters** pop-up screen appears.

Set Parameters
✕

+
-

<input type="checkbox"/>	Parameter Name *	Parameter Value *	Parameter Type *
No data to display.			

Page 1 (0 of 0 items)
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1
> ⏩

Ok

4. Click + to add a row and provide the required details:
  - Parameter Name: Enter a name for the parameter.
  - Parameter Value: Enter a value for the parameter.
  - Parameter Type: By default, parameter type appears as Headers.
5. Click **Ok** to close and navigate back to the **Create Liquidity Management Preferences** screen.
6. Click **Save**. You can view the configured liquidity management preferences details in the [View Liquidity Management Preferences](#).

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## Glossary

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

### **Bank**

Performs lending activities can be either directly or indirectly through the capital markets.

### **BBAN**

Basic Bank Account Number

### **Branch**

A branch/banking centre/financial centre is a retail location where a bank/credit union/other financial institution (including a brokerage firm) offers a wide array of face-to-face and automated services to its customers.

### **Customer**

The individuals and corporations who buy the bank's products and services.

### **DDA**

Demand Deposit Accounts

### **EAC**

External Account Check

### **ECA**

External Credit Approval

### **EOD**

End of Day

### **IBAN**

International Bank Account Number

### **Interest Calculation**

Is the amount of interest due per period, as a proportion of the amount lent, deposited or borrowed (called the principal sum). The total interest on an amount lent or borrowed depends on the principal sum, the interest rate, the compounding frequency, and the length of time over which it is lent, deposited or borrowed.

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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 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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