Customer and Accounts User Guide

Oracle Banking Virtual Account Management

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Customer and Accounts User Guide

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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:

Account Facility	Corporate Specific Account Number Range
Virtual Entity	Account Product
Account Closure	Account Input
Account Structure	Adhoc Interest Liquidation
Virtual Multi-Currency Account	Internal Credit Line
Line Account Linkage	Sanction Status
File Upload	

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

ч с +						
Real Customer Number: 001736	45	Real Customer Number: 001735	45	Real Customer Number: 001734	Real Customer Number: 001762	45
Real Customer Number: 001736		Real Customer Number: 001735		Real Customer Number: 001734	Real Customer Number: 001762	
💫 Authorized 🔒 Open		💫 Authorized 🔒 Open		Authorized 🔒 Open	Authorized 🔒 Open	
Real Customer Number: 001737	45	Real Customer Number: 000039	\$			
Real Customer Number: 001737		Real Customer Number: 000039				
Authorized 🔒 Open		Authorized 🔒 Open				

Field	Description
Real Customer Number	Displays the number of the customer.



Field	Description
Status	Displays the status of the record.

Create Account Facility

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

How to reach here:

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

Create Account Facility													$\mu_{n} \times$
Account Facility	Account Facility											5	Screen (1 / 6)
	Customer Number *			Customer N	ime		Virtual Entity			Create Enti	ty		
		9		No Custom	er Selected		No Data Available						
	Sanction Check Exempted	1											
	Account Details												
	All Accounts		_					Virtual Account Enabled		_			
	Type to filter		*					Type to filter		×			
	Account Number	Branch	Currency	Account Class		к		Account Number	Branch	Currency	Account Class		
	No data to display.					_		No data to display.					
	Branch Restrictions												
	Allowed	Restricted											
	Branch Group												
													•
											Back	Save & Clove	Capitel

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.
 - Sanction Check Exempted: By default, it is disabled. If enabled, the customer is exempted from sanction check. It will be enabled only if **Sanction Check Required** is selected while configuring the bank parameters.
 - Create Entity: By default, this is disabled. If enabled, indicates if a default virtual entity to be created.

Entity screens appear and 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.
- 2. 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.



Branch Restrictions

• Select one of the options. This is used for allowing or not allowing virtual accounts to be opened under specific branches.

Branch Group Details

- 3. Click + to add a row and provide the required details:
 - Branch Group: Click Search to view and select the required branch group.
 - Description: Based on the Branch Group selected, the information is auto-populated.



For more information on branch group creation and branch linking, refer to the **Branch Group** section in **Configuration User Guide**.

4. Click **Save and Close**. You can view the enabled virtual account facility details in the View Account Facility.



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

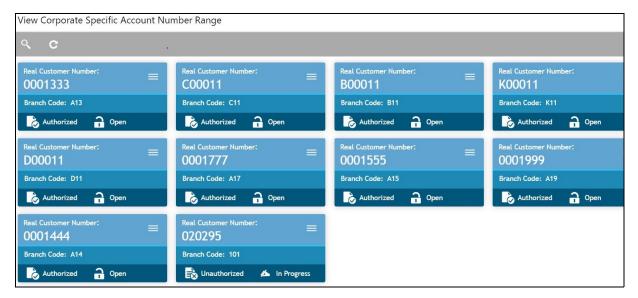
You can configure virtual account number range for a specific corporate and branch.

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





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

Create Corporate Specific Accourt	nt Number Range		, ² ×
Real Customer Number *	Customer Name No Customer Selected		
Branch Preferences			
Branch Code *	Branch Name No Branch Selected	Account Mask No Branch Selected	
Account Range Preferences			
Audit			
			Save Cancel

How to configure Corporate Specific Account Number Range

- 1. 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.
- 2. Click Save. You can view the configured account number range in the View Corporate Specific Account Number Range.





- 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

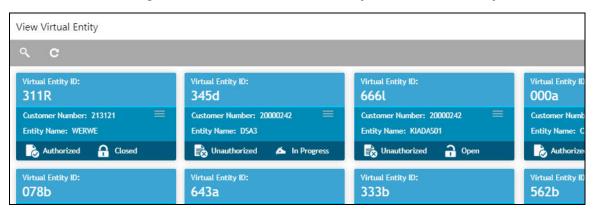
You can create a virtual entity and use it to map the details with a virtual account. You can create multiple virtual entities for a real customer.

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 > Create Virtual Entity



Create Virtual Entity					, ²⁶ ×
Entity Information	Entity Information				Screen (1/5)
Address Details					
Structured Address	Customer Number *		Customer Name No Customer Selected	Virtual Entity ID	Entity Name *
KYC Details	5 - 19 - T	Q	No Customer Selected		
Statement Preferences	Entity Type Corporate	Individual			
	Entity Information				
	Entity Type *		Country of Incorporation *	Date of Incorporation *	Unique ID
	5. 310	Ŧ	٩.	Apr 7, 2018	
	Email ID		Mobile	Work Phone 1	Work Phone 2
	Preferred Mode *				
	Mobile	Email ID			
	Identification Details				
	Identification Type		Identification Number	Tax Identification Number	
		v			
					Back Next Save & Close Cancel

How to add a virtual entity:

1. In the Entity Information 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 configured is for an individual entity.



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.

Identification 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.

2. Click Next. The Entity ID Generation popup screen appears.

Enti	ty ID	Gen	eration			×
Enti	ty ID					
n	n	n	а			
Ma	sk Ch	aract	ters Desci	iption:		
n: N	lumeri	c a: A	Alphabets			

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.
- 5. Click Next. The Address Details screen appears.

Address Details

The Address Details screen allows you to capture the address details for a customer.



Create Virtual Entity				"s, x
Entity Information	Address Details			Screen (2 / 5)
 Address Details 	Correspondence Address			
Structured Address	Address Line 1	Address Line 2	Address Line 3	Address Line 4
KYC Details				
Statement Preferences	Country	Zip Code		
	Q			
	Registered Address			
	Address Line 1	Address Line 2	Address Line 3	Address Line 4
	Country	Zip Code		
	٩			
				Back Next Save & Close Cancel

1. In the **Address Details** screen, provide the required details:

Correspondence Address

- Address Line 1: Enter the address line 1 address details. This field is mandatory if **Structured Address Applicable** is not selected.
- Address Line 2: Enter the address line 2 address details.
- Address Line 3: Enter the address line 3 address details.
- Address Line 4: Enter the address line 4 address details.
- Country: Click **Search** to view and select the require country. This field is mandatory if **Structured Address Applicable** is not selected.
- Zip Code: Enter the zip code details of the address.

Registered Address

- Copy from Correspondence Address: Select the checkbox to default the address from correspondence address.
- Address Line 1: Enter the address line 1 address details. This field is mandatory if **Structured Address Applicable** is not selected.
- Address Line 2: Enter the address line 2 address details.
- Address Line 3: Enter the address line 3 address details.
- Address Line 4: Enter the address line 4 address details.
- Country: Click **Search** to view and select the required country. This field is mandatory if Structured Address is not mentioned.
- Zip Code: Enter the zip code details of the address.
- 2. Click Next. The Structured Address screen appears.

Structured Address

If **Structured Address Applicable** is selected in Create Bank Parameters then **Structured Address** will be visible to provide the required information.

The Structured Address screen allows you to capture the address details of a customer in a structured format.



Create Virtual Entity					,, ¹⁶ ×
	Structured Address				
Entity Information	Structured Address				Screen (3 / 5)
Address Details					
Structured Address	Department	Sub Department	Street Name	Building Number	
KYC Details	Building Name	Floor	Post Box	Room	
Statement Preferences	building Name	nooi	Post Box	Kööm	
	Post Code	Town Name	Town Location Name	District Name	
	Country Sub Division	Country			
		9			
	1				
1					

- 1. In the **Structured Address** screen, provide the required details:
 - Department: Enter the department.
 - Sub Department: Enter the sub department.
 - Street Name: Enter the street name.
 - Building Number: Enter the building number.
 - Building Name: Enter the building name.
 - Floor: Enter the floor number.
 - Post Box: Enter the post box details.
 - Room: Enter the room number.
 - Post Code: Enter the post code details. This field is mandatory.
 - Town Name: Enter the town name. This field is mandatory.
 - Town Location Name: Enter the location name of the town.
 - District Name: Enter the district name.
 - Country Sub Division: Enter the country sub division.
 - Country: Click **Search** to view and select the required country. This field is mandatory.
- 2. Click Next. The KYC Details screen appears.

KYC Details

The KYC Details screen allows you to capture the address details for a customer.



Create Virtual Entity				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Entity Information	KYC Details			Screen (4 / 5)
Address Details				
Structured Address	KYC Status *	KYC Reference	Last KYC Date	
KYC Details	· ·		Apr 7, 2018	
Statement Preferences				
				Back Next Save & Close Cancel

1. In the **KYC Details** screen, provide the required details:

- KYC Status: Select a KYC status from the drop-down list.
- KYC Reference: Enter a KYC reference number.
- Last KYC Date: Select the last KYC performed from the drop-down calendar.
- 2. Click Next. The Statement Preferences screen appears.

Statement Preferences

The Statement Preferences screen allows you to configure the account statement preferences.

Create Virtual Entity					,* ×
Ensity Information	Statement Preferences				Screen (5 / 5)
Address Details	Virtual Entity ID *				
Structured Address					
KYC Datails					
Statement Preferences	PDF Statement Preferences				
	Generate PDF				
	Statement Type *	Frequency *	Due On		
	Consolidated Account Laval	Daily	0		
	Generate MT940	Generate MT950	Generate MT942	Display IBAN	
	(0)	$O_{\mathcal{O}}$	O	0.)	
	MT 942 Preferences				
	Generate Message Only On Movement	Report Transactions Since 940 v	Generation Time (In Hours)		
	\odot	940			
	ISO Statement Preferences				
	Generate CAMT.053	Generate CAMT.052			
	CAMT.052 Preferences				
	Generate Message Only On Movement	Report Transactions Since	Generation Time (in Hours)		
	O	052 *			
				Back	Nest Save & Close Cancel

1. In the Statement Preferences screen, provide the required details:

• Virtual Entity ID: Displays the virtual entity ID.

PDF Statement Preferences

- Generate PDF: If selected, an account statement is generated in PDF format.
- 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 drop-down list.
- Due On: Enter a due date in number of days.





PDF Account statements can be generated in customer's language. Based on the media and advice created, and report locale selected while creating the advice, report can be generated in that language. Language specific templates will need to be provided by the bank.

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.



System generates a statement automatically on the account closure day based on the statement preferences captured except the scheduled generation date.

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.



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 dropdown list.





System supports only hourly time intervals.

2. Click Save and Close. You can view the defined virtual entity in the View Virtual Entity.

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:

View Account Product			,× ²
ч с			
Account Code:	Account Code:	Account Code:	Account Code:
RELX	USD1	AP10	AP12
Description: Reliance Product 🛛 🗮	Description: DOLLAR 📃	Description: AP2 ==	Description: AP12
Customer No.: 001518	Customer No.: 001518	Customer No.: 000316	Customer No.: 20000242
Authorized 🔒 Open	Authorized 🔒 Open	Authorized 🔒 Open	🔂 Unauthorized 🔺 In Progress
Account Code:	Account Code:	Account Code:	Account Code:
UIUI	PD03	AP32	A242
Description: test ==	Description: Account Product 📃	Description: 2083480 ==	Description: A242 =
Customer No.: 457878	Customer No.: 001835	Customer No.: 002162	Customer No.: 20000242
🍃 Authorized 🔒 Open	🍃 Authorized 🔒 Open	🂫 Authorized 🔒 Open	Authorized 🔒 Open

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



Create Account Product					,* ×
Virtual Account Product	Virtual Account Product				Screen (1 / 2)
	Customer Number * O ₄	Customer Name No Customer Selected	Account Product *	Account Product Description	
	Account Preferences				
	Interest Calculation Inactive Days	Debit Transaction Allowed	Credit Transaction Allowed	Overdant Facily Allowed	
	Transaction Code Restrictions				
	Allowed Not Allowed				
	Transaction Code Details				
	4				×
	Transaction Code		Description		
					+
				Rick Next	Save & Close Cancel

How to add an account product:

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

- Customer Number: Click Search to view and select the required customer number.
- Real Customer Name: Based on the Real Customer Number selected, the information is autopopulated.
- 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, and Interest Group Mapping screen is visible.
- 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. If Interest Calculation is enabled, click Next and Interest Group Mapping screen appears.

Interest Group Mapping

The Interest Group Mapping screen allows you to map a Virtual Account Product to an interest group.



Create Account Product				" st ×
Virtual Account Product	Interest Group Mapping			Screen (2 / 2)
	Interest Group Template	Description	Customer Specific Rate	
	Interest Group			
	Customer Interest Group			
	Interest Products			
	$\label{eq:product Code} \begin{array}{c} \mbox{Product Description} & \mbox{Currency Code} \\ \mbox{No data to display.} \\ \mbox{Page 1} & \mbox{(0 of 0 items)} & \mbox{K} & < \end{tabular} > \end{tabular} \end{array}$			
				Back Next Save & Close Cancel

1. In the Interest Group Mapping screen, provide the required details:

- Interest Group Template Click **Search** to view and select the required interest group template. The list displays all the bank level Interest groups maintained in IC.
- Description Based on the Interest Group Template selected, the information is auto-populated.
- Customer Specific Rate By default, this is disabled. If enabled, indicates if a customer specific interest group needs to be maintained.

Interest Group

• Customer Interest Group - Displays the customer interest group.



If Corporate Specific Rate is selected, a new Customer Interest group will be created and mapped to the Customer and Virtual Account product in IC else the Interest Group template selected will be mapped. The Interest products will be based on the Interest Group template selected.

Interest Products

Displays a list of interest product/s mapped to selected Interest Group Template.

- Product Code Displays the Interest Product Code.
- Product Description Displays the Interest Product Description.
- Currency Code Displays the currency of Interest Product.
- 2. Click **Save and Close**. 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 one or more than one virtual accounts of a customer in a single operation using the Create Account Closure.

How to reach here:

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



< c +				
Source Reference Number: SRC0231REF0058	Source Reference Number: SRC0231REF0065	Source Reference Number: SRC0231CSTR046	Source Reference Number: 78431663225	Source Reference Number: 78431663224
Source Code: OBDX	Source Code: OBDX	Source Code: OBDX	Source Code: OBDX	Source Code: OBDX
Authorized 🔒 Closed	Authorized 🔒 Closed	Authorized 🔒 Closed	Authorized 🔒 Closed	Authorized 🔒 Closed
Source Reference Number: PC576f190304547	Source Reference Number: PC62d8810735737	Source Reference Number: PC2ce8110548096	Source Reference Number: PCc07cf00657081	Source Reference Number: SRC0231REF0021
Source Code: OBDX	Source Code: OBDX	Source Code: OBDX	Source Code: OBDX	Source Code: OBDX
Authorized 🔒 Closed	Authorized 🔒 Closed	Authorized 🔒 Closed	Authorized 🔒 Closed	Authorized 🔒 Closed

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

Create Account Closure

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

Account Selection Segment

How to reach here:

Virtual Account Management > Accounts > Account Closure > Create Account Closure > Account Selection

Create Account Closure	e					$_{\mu}^{\mu}$
Account Selection	Account Selection				S	icreen (1 / 2
Transfer Details	Source Reference Number	Reference Number	Source Code			
			OBVAM	0		
	Account Details					
	▲ Query					
	Customer Number	Virtual Entity	Virtual Account Number	Account	Description	
		9	9	0		
	Branch Code	Currency	IBAN Account Number			
				Query	y	
	Audit					
				Back Next	Save & Close	Cancel

How to initiate a closure request:

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

Account Selection

- 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.



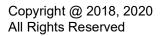
In the **Create Account Closure** screen, query the list of the virtual accounts based on the below parameters:

- 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.
- Virtual Account Number: Click **Search** to view and select the virtual account number.
- Account Description: Enter the account description.
- Branch Code: Click **Search** to view and select the branch code.
- Currency: Click **Search** to view and select the currency.
- IBAN Account Number: Click Search to view and select the IBAN account number.
- 2. Click **Query** to list the virtual accounts. The following screen is displayed:

ount Selection	Account Selection						Scree
ansfer Details	⊿ Query						
	Customer Number	Virtual Entity		Virtual Account Number		Account Description	
	9	SAI003	9,		9,		
	Branch Code	Currency		IBAN Account Number			
	Q		9		9	Query	
	 Virtual Account Number 	Account Description		Current Balance		Mark for Closure	
	30030033	Closure 1		-£7,800.0		Mark for closure	
	Customer Number	Currency		Branch Code		Actions	
	010196	GBP		003			
	010196	GBP		005			
	 Virtual Account Number 	Account Description		Current Balance		Mark for Closure	
	30030034	Closure 2		£7.800.0			
	Customer Number	Currency		Branch Code		Actions	
	010196	GBP		003			
	0.0130	00		005			
	4						
	Virtual Account Number	Account Description		Current Balance		Mark for Closure	
	30030035	Closure 3		£0.0			
	Customer Number	Currency		Branch Code		Actions	
	010196	GBP		003		8	
	Audit						

- 3. Click on the collapsible icon to view the details and mark the respective virtual account or accounts for closure.
 - Virtual Account Number Displays the virtual account number.
 - Account Description Displays the account description.
 - Current Balance Displays the current balance.
 - Mark for Closure Select to mark the virtual account or accounts for closure.
 - Actions Click Actions icon to view the virtual account details.
- 4. Click Next. Transfer Details screen is displayed.

						, **
Account Selection	Transfer Details					Screen (2
Transfer Details	Source Reference Number	Reference Number				
	000VACL011271512	000VACL011271512				
	Account Details					
	Virtual Account Number	Current Balance	Accrued Interest	Net Amount	Transfer Details	
	30030033	-£7.800.0	£0.0	-£7,800.0	٩,	
	Virtual Account Number	Current Balance	Accrued Interest	Net Amount	Transfer Details	
	30030034	£7.800.0	£0.0	£7.800.0	9	
	Virtual Account Number	Current Balance	Accrued Interest	Net Amount	Transfer Details Not Required	
	30030035	£0.0	£0.0	£0.0	Not Required	





The Transfer Details screen provides a list of following parameters:

- Source Reference Number Displays the source reference number.
- Reference Number Displays the reference number.
- Virtual Account Number Displays the virtual account or virtual accounts selected in Account Selection Segment for closure.
- Current Balance Displays the current account balance.
- Accrued Interest Displays the accrued interest.
- Net Amount Displays the net amount. Net Amount = Current Balance + Accrued Interest.
- Transfer Details Click **Search** and select the offset virtual account from the list for transferring To/ From the residual balance based on the Net Balance.
- 5. Click **Save and Close** to submit the account closure request. You can view the account closure request in View Account Closure.

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	,, ² ×
९ с	II =
Virtual Account Number: 1000029	
Reference Number: 000VACL011271005	
Customer Number: 010195	
Current Status: P	
IBAN Account Number:	
Dnauthorized	

In the Account Closure Status screen, click a tile to open a record. The Account Closure Request Status screen appears.

Account Closure Request Status					2 ¹⁶ X
Customer Number	Customer Name		Virtual Account Number	Account Description	
000463	ATOZ Solutions		10157	ENT EOD 1	
Branch Code	Currency		Current Status	Reference Number	
			COMPLETED	000VACL0116815001	
View Errors					
Process Status					
Ø	0			0	0
Account and Balances	Open Contracts	Interest Liquidation	Balance Transfer	Delink From Structure	Account Closure

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.
- Currency Status: Displays the current account closure status.
- Reference Number: Displays the reference number.



• View Errors: Click **View Errors** to view the details of the errors of an error marked stage.

Account Closure Status

- In-Progress: The status of the closure request is marked as "In-Progress" until all the closure stages are successfully completed.
- Completed: On successful closure of the Virtual Account, the status of the closure request is marked as "Completed".
- Aborted: The status of the closure request is marked as "Aborted", whenever a user aborts a closure request before the account is closed. Click **Abort** to abort a closure request.
- Failed: The status of the closure request is marked as "Failed" if any of the closure stages fail. Click Retry to retry the closure request. The Retry process will start from the first closure stage (i.e. Account and Balances) irrespective of which stage the error has occurred.

Account Closure Stages

- Account and Balances: These are internal validations performed by the system.
- Open Contracts: These are external validations performed by the system to validate active Standing Orders, Future Value Dated Payments and Pending Payments in OBPM.
- Interest Liquidation: Interest liquidation of the accrued Interest till date.
- Balance Transfer: Transfer of residual balance to a designated virtual account specified during account closure initiation.
- Delink From Structure: Delinking of virtual accounts that are a part of structure and do not have any child accounts.
- Account Closure: Successful closure of virtual 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
Virtual Account Number	Displays the number of the virtual account.
Account Description	Displays additional details of the virtual account.
Customer ID	Displays the customer ID.
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							,,* ×
Customer Number *		Customer Name No Customer Selected		Virtual Entity ID *	٩,	Virtual Entity Name No Virtual Entity Selected	
Account Currency *		Account Product *	٩	Branch Code *	٩	IBAN Required	
Virtual Account Number No Data Available		IBAN Account Number No Data Available				View Balance View Interest Ritles	
Correspondence Address							
Structured Address							
Account Information							
Account Description *		Account Purpose		Balance Availability * Own Balance		Fixed Amount in Pool Currency	
Balance Check for Debits		Debit Transaction Allowed		Credit Transaction Allowed		Account Frozen	
Interest Calculation		Sanction Check Status No Data Available			=	=	
Account Linkage							
Real Account Linkage Structure Level	Account Level	Structure Code	٩	Structure Description No Structure Selected		Parent Account Linkage	
Other Details							
Account Opening Date		Account Closure Date		Last Activity Date		Account Status No Data Available	
							Save Cancel

How to add an account input:

- 1. 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. Displays the list of branches based on the Branch Restrictions configured in Create Account Facility for the customer.
 - 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.



If the External Account Number is selected in Branch Parameters configuration, system will suppress internal account number generation logic and will accept externally generated account number for the specific branch.



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.



If the External IBAN is selected in Branch Parameters configuration, system will suppress internal IBAN generation logic and will accept externally generated IBAN for the specific branch.

• 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

- Copy Address from Entity: Select the checkbox to copy the correspondence address captured at virtual entity level. However, you can also modify the address at the virtual account level.
- Address Line 1: Enter the address line 1 address details. This field is mandatory if **Structured Address Applicable** is not selected.
- Address Line 2: Enter the address line 2 address details.
- Address Line 3: Enter the address line 3 address details.
- Address Line 4: Enter the address line 4 address details.
- Country: Click **Search** to view and select the required country. This field is mandatory if **Structured Address Applicable** is not selected.
- Zip Code: Enter the zip code details of the address.

Structured Address

If **Structured Address Applicable** is selected in Create Bank Parameters then **Structured Address** will be displayed to provide the required information:

- Copy Address from Entity: Select the checkbox to copy the structured address captured at virtual entity level. However, you can also modify the address at the virtual account level.
- Department: Enter the department.
- Sub Department: Enter the sub department.
- Street Name: Enter the street name.
- Building Number: Enter the building number.
- Building Name: Enter the building name.
- Floor: Enter the floor number.
- Post Box: Enter the post box details.
- Room: Enter the room number.
- Post Code: Enter the post code details. This field is mandatory.
- Town Name: Enter the town name. This field is mandatory.
- Town Location Name: Enter the location name of the town.
- District Name: Enter the district name.
- Country Sub Division: Enter the country sub division.
- Country: Click Search to view and select the required country. This field is mandatory.



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.
- Sanction Check Status: System displays the sanction check status for the virtual account.

Available options are following:

- Success
- Failed
- Pending
- Not Required



During the virtual account creation or modification, by default, the **Sanction Check Status** will be marked as Pending, if the Sanction Check Required is selected while configuring the bank parameters. If the customer is exempted from the sanction check, the **Sanction Check Status** will be marked as "Not Required". However, theuser can update the sanction check status from Update Sanction Status.

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.
- Structure Code: Enter the structure code to link the virtual account to an existing structure of the customer. This field is displayed if **Real Account Linkage** is selected as **Structure Level**.
- Structure Description: Based on the **Structure Code** selected, the information is auto-populated. This field is displayed if **Real Account Linkage** is selected as **Structure Level**.



- Parent Account Linkage: Select the required parent virtual account number from the drop-down list for linking the virtual account. The list of parent virtual accounts will be based on the structure code selected. This field is displayed if **Real Account Linkage** is selected as **Structure Level**.
- Real Account Number: Click **Search** to view and select the required real account number, if real account linkage is at the account level. This field is displayed if **Real Account Linkage** is selected as **Account Level**.
- Real Account Branch: Based on the Real Account Number selected, the information is autopopulated. This field is displayed if **Real Account Linkage** is selected as **Account Level**.
- Real Account Currency: Based on the Real Account Number selected, the information is autopopulated. This field is displayed if **Real Account Linkage** is selected as **Account Level**.

Other Details

- 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.

Accou	Account Balance Details					
Accour	nt Number	30030275				
Accour	nt Description	test231				
Accour	nt Currency	GBP				
Curren	nt Balance	£0.00				
Availab	ble Balance	£778.57				
🖌 Ava	ilable Balance Breakdown					
Add	Overdraft Amount	£0.00				
Less	Blocked Amount	£0.00				
Less	Unauthorized Debit	£0.00				
Add	Child Contributions	£778.57				
Less	Blocked Child Contributions	£0.00				
Benefit	t from Pool 🕜	£0.00				
Availat	ole Line Amount 🕜	£0.00				

3. Click **Child Contributions**. The following pop-up appears with currency wise consolidated child contributions along with the applied exchange rate used for conversion for accounts part of a structure.



Account Balance Details							
< Child Cont	ributions						
Child CCY	Contribution	Excahnge Rate	Account CCY	Amount in Account CCY			
EUR	€780.00	2.8	GBP	£278.57			
GBP	£500.00	1	GBP	£500.00			
			GBP	£778.57			

Child Contributions

- Child CCY Displays the child contribution currency.
- Contribution Displays the child contribution amount for a specific currency.
- Exchange Rate Displays the exchange rate applied to derive the equivalent amount in parent account currency.
- Account CCY Displays the parent account currency.
- Amount in Account CCY Displays the child contribution equivalent amount in parent account currency.
- 4. Click **Blocked Contributions**. A pop-up screen appears with currency wise consolidated child blocked contributions along with the applied exchanged rate used for conversion for accounts part of a structure.

Blocked Contributions

- Child CCY Displays the blocked child contribution currency.
- Contribution Displays the blocked child contribution amount for a specific currency.
- Exchange Rate Displays the exchange rate applied to derive the equivalent amount in parent account currency.
- Account CCY Displays the parent account currency.
- Amount in Account CCY Displays the blocked child contribution equivalent amount in parent account currency.
- 5. Click **Close** to navigate back to the selected screen.

Viewing Interest Rates

You can view the interest rates of a virtual. **View Interest Rates** is enabled if **Interest Calculations** is selected during virtual account opening.

1. Click View Interest Rates, the Interest Rates pop-up screen appears.

Interest Product	Rate Description	Effective Date	Currency	Rate	Rate Code	
Debit Interest Product	Rate3	2018-04-07	GBP	25		
Debit Interest Product	Rate2	2018-04-07	GBP	15		
Debit Interest Product	Rate1	2018-04-07	GBP	5		



Field	Description
Interest Product	Displays the interest product.
Rate Description	Displays the interest rate description.
Effective Date	Displays the effective date.
Currency	Displays the currency of the interest product.
Rate	Displays the interest rate.
Rate Code	Displays the rate code.

2. 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

View Account Structure			, ¹⁶ - Х
९ c +			
Customer ID: 45	Customer ID: 45	Customer ID: 45	Customer ID: 45
Structure Code: KI001 Real Account Number: 000594	Structure Code: CODE155 Real Account Number: 000963333034	Structure Code: SDST01 Real Account Number: AT30039600088	Structure Code: 0202QStruct1 Real Account Number: AT30039600024
Authorized 🔒 Open	🗟 Unauthorized 🔒 Open	Authorized 🔒 Open	Authorized 🔒 Open
Customer ID: 45	Customer ID: 45	Customer ID: 45	Customer ID: 45
Structure Code: Demo98 Real Account Number: AT30060200058	Structure Code: nehaTest Real Account Number: AT30060200049	Structure Code: OD01 Real Account Number: 6543021	Structure Code: CODE278 Real Account Number: 201751759278
🗟 Unauthorized 🔒 Open	Authorized	🗟 Unauthorized 🔒 Open	Authorized 🔒 Open

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 create or modify the account structure.



How to reach here:

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

Create Account Structure			, ²⁶ ×
New			
Customer Number * Reader Account Number *	Real Customer Name No Customer Selected Interest Calculation Required	Structure Code *	Structure Description *
Account Linkage			
Account Linkage Real Account Virtual MCA	Real Account Number	Real Account Branch No Real Account Selected	Virtual Multi-Currency Account
Rad Structure			
			Save Cancel

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 autopopulated.
- Virtual Multi-Currency Account: Click Search to view and select the required virtual multi-currency account.

Build Structure

2. Click **Build Structure** to define the account structure in diagram view. The selected **Header Account Number** will be displayed as the first node.



Create Account Structure				, ²⁶ Х
New				
Customer Number 002437 Build Structure	Structure Description Liquidity Structure (LIQD)	Header Account Number 0000010631	Account Linkage Virtual MCA: ACMEC01	
		Acme Corporation : 0000010631 G8P Ø 0		
				Save Cancel

3. Click on the Link icon to link the virtual accounts to the structure. Select virtual account number from the list which needs to be linked, and click **Link**.

Create Account St	tructure						, ^в ^в Х
on (LIQD)	Header Account Number 0000010631	Account Linkage Virtual MCA: ACMEC01	C		Account Number	Description	Currency
					0000010632	Acon Consulting	GBP
					0000010635	Washlux Electricals	GBP
					0000010636	Washlux UK	GBP
			0		0000010637	WL UK Collections	GBP
					0000010638	WL London Store	GBP
			0		0000010639	WL UK Online Store	GBP
	Acme Corporation				0000010640	WL UK Payments	GBP
	GBP Ø 0		C		0000010641	Washlux France	EUR
			0		0000010642	WL France Collections	EUR
					0000010643	WL Paris Store	EUR
			Pag	ge	1 (1-10 of at least 30	items) K < 1 2	3 > >l
				Link	Clear		
		Save	Cancel				
Create Account St	ructure						

Create Account Structure								,, ¹⁶)
New								
Customer Number 002437 Build Structure	Structure Description Liquidity Structure (LIQD)			Header Account Nun 0000010631	nber	Account Linkage Virtual MCA: ACM	EC01	
			Acme Corporation 0000010631 GBP	: @ 3				
	Acon Consulting 0000010632 GBP	: 0	Washlux Electricals 0000010635 GBP	: Ø 0	BrightSpark Lighting 0000010651 GBP	: Ø		
							•	•
								Save Cancel





You can select a node and click on Undo Link to remove the newly added linkage before submitting the request.

Structure Actions

- Export: Click to download the account structure in a .csv format.
- 4. Click Save. You can view the configured account structure details in the View Account Structure.

Adhoc Interest Liquidation

You can initiate the adhoc interest liquidation for a virtual account. Interest accrued till date will be liquidated.

View Adhoc Interest Liquidation

The summary screen allows you to view the adhoc interest liquidation.

How to reach here:

Virtual Account Management > Accounts > Adhoc Interest Liquidation > View Adhoc Interest Liquidation

Create Adhoc Interest Liquidation

The screen allows you to initiate the adhoc interest liquidation request for a virtual account.

How to reach here:

Virtual Account Management > Accounts > Adhoc Interest Liquidation > Create Adhoc Interest Liquidation

Create Adhoc Interest Liquidation				, ^{де} Х
Source Reference Number	Reference Number No Data Available	Source Code OBVAM		
Account Details				
Virtual Account Number *	Branch Gode No Virtual Account Selected	Currency No Virtual Account Selected	Accrued Interest	

How to configure adhoc interest liquidation:

1. In the Create Adhoc Interest Liquidation screen, provide the required details:

- Source Reference Number: Enter the required source reference number.
- Reference Number: System generates the reference number for the transaction.



- Source Code: Click **Search** to view and select the required source code.
- Virtual Account Number: Click **Search** to view and select the virtual account number.
- Branch Code: Displays the branch code.
- Currency: Displays the currency.
- Accured Interest: Displays the accured interest till date.
- 2. Click Save. You can view the adhoc liquidation details in the View Adhoc Interest Liquidation.

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

view Virtual Multi-Currency Accour	t		»
९ с +			
Virtual MCA Number:	Virtual MCA Number: 45654 <>	Virtual MCA Number: Group2	Virtual MCA Number: MCA00123
Maker: SLI OnceAuthorized: N Real Customer Number: 10450 Account Description:	Maker: SUJ OnceAuthorized: N Real Customer Number: 321 Account Description:	Naker: KEITH OnceAuthorized: Y Real Customer Number: 10450 Account Description: Account Group 2	Maker: KETTH1 OnceAuthorized: Y Real Customer Number: 002163 Account Description: MCA
🗟 Unauthorized 🔒 Open	🖹 Unauthorized 🔒 Open	Authorized 🔒 Open	Authorized 🔒 Open
Virtual MCA Number: 4565464 456	Virtual MCA Number: 45	Virtual MCA Number: GROUPFC	Virtual MCA Number: VMCA181
Maker: SLI01 OnceAuthorized: N Real Customer Number: 321 Account Description:	Maker: SUJ OnceAuthorized: N Real Customer Number: 10450 Account Description: test12	Naker: SAWPADA OnceAuthorized: Y Real Customer Number: 19945FC Account Description:	Maker: SACHIN OnceAuthorized: Y Real Customer Number: 77702181 Account Description: VMCA_77702181
🗟 Unauthorized 🔒 Open	🗟 Unauthorized 🔒 Open	Authorized 🔒 Open	Authorized 🔒 Open

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

Create Virtual Multi-Currency Acco	count			$_{\mu}^{\mu}$ \times
New				
Real Customer Number *	Real Customer Name No Customer Selected	Virtual Multi-Currency Account Number *	Account Description	
View Accounts				
Real Account List				
4				×
Real Account Number *	Currency No Real Account Selected	Branch No Real Account Selected	Default	
				Save Cancel

How to configure a virtual multi-currency account:

- 1. 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 autopopulated.
 - Virtual Multi-Currency Account Number: Enter a virtual multi-currency account number.
 - Account Description: Enter additional information of the account.
- 2. Click **View Account** to view the list all real account that are associated with the real customer number.

Real Account List

- 3. 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.
- 4. 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:

2 C			
Real Customer Number: 000316	Real Customer Number: 000316	Real Customer Number: 000316	Real Customer Number: 000641
Line Currency: GBP =	Line Currency: GBP ==	Line Currency: GBP 📃	Line Currency: GBP 🗮 Line Id: 64101
🂫 Authorized 🔒 Open	<table-cell> Unauthorized 🔒 Open</table-cell>	Authorized 🔒 Open	Ruthorized 🔒 Open
Real Customer Number: 20000242	Real Customer Number: 000641	Real Customer Number: 000641	Real Customer Number: 000641
Line Currency: GBP =	Line Currency: GBP == Line Id: 30	Line Currency: GBP == Line Id: 64102	Line Currency: GBP =
📸 Unauthorized 🔒 Open	Authorized 🔒 Open	Authorized 🔒 Open	Authorized 🔒 Open

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

Create Internal Credit Lin	ne						$\mu^{t\ell}$ ×
Internal Credit Line	Internal Credit Line						Screen (1 / 1)
	Real Customer Number *		Customer Name	Line ID *		Description	
		0,	No Customer Selected				
	Line Currency *						
		9					
	Amount and Availab	ility					
	Line Amount *		Line Start Date *	Line End Date		Available	
			**		曲		
	Utilization						
	Utilization Status		Utilized Amount	Amount Utilized 1	ſoday		
			Available Amount	Date of First Utiliz	ration	Utilization Details	
		No data to displ					
			Maximum Available Am	ount Date of Last Utiliz	ation		
							Save Cancel



How to add an internal credit line:

- 1. 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



iew Line Account Linkage ح C			,*
Real Customer Number: 000641	Real Customer Number: 000641	Real Customer Number: 000641	Real Customer Number: 000641
Virtual Account Number: 000028 🛛 🗮 Line Id: 64102	Virtual Account Number: 000048 =	Virtual Account Number: 000023 🛛 🗮 Line Id: 64101	Virtual Account Number: 000028 =
Authorized 🔒 Open	Authorized 🔒 Open	Authorized 🔒 Open	Authorized 🔒 Open
Real Customer Number: 000641	Real Customer Number: 000641	Real Customer Number: 000641	Real Customer Number: 000641
Virtual Account Number: 000030 🛛 🗮 Line Id: 30	Virtual Account Number: 000031 🛛 🗮 Line Id: 30	Virtual Account Number: 000049 =	Virtual Account Number: 000050 =
Authorized 🔒 Open	📸 Unauthorized 🎧 Open	Authorized 🔒 Open	Authorized 🔒 Open

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

Line Account Linkage	Line Account Linkage				Screen (
	Real Customer Number *	Customer Name	Virtual Account Number *		Account Description	
	9	No Customer Selected		0	No Account Selected	
	Line ID *	Description	Line Currency		Credit Line Linkage	
	9	No Line Selected	No Line Selected		Amount	Percentage
	Linkage Value					

How to add a line account linkage:

- 1. 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.
- 2. Click **Save**. You can view the configured line account linkage in the View Line Account Linkage.

Sanction Status

You can update and view the sanction status of the virtual accounts.

View Sanction Status

The summary screen provides a list of virtual accounts with sanction status. You can update the sanction status using Update Sanction Status.

How to reach here:

Virtual Account Management > Accounts > View Sanction Status



Field	Description
Customer ID	Displays the real customer ID details.
Virtual Account Number	Displays the virtual account number details.
Reference Number	Displays the reference number.
Status	Displays the status of the record as authorized or unauthorized.

In the **View Sanction Status** screen, click a tile to open a record. The **Sanction Check Status** screen appears.

Sanction Check Status				" ³ " ×
New				Print
Account Number 1000009 Customer Id 020202	Account Description NewEntity Reference Number 000VASC011220516	Current Sanction Status Pending Source Reference Number	New Sanction Status	
Audit				



Field	Description
New	Click New to update the sanction check status.
Print	Click Print to print the selected records.
Account Number	Displays the virtual account number details.
Account Description	Displays the virtual account description details.
Current Sanction Status	Displays the current sanction status.
Customer ID	Displays the customer ID.
Reference Number	Displays the reference number.
Source Reference Number	Displays the source reference number.

Update Sanction Status

The screen allows you to update the sanction status for a virtual account.

How to reach here:

Virtual Account Management > Accounts > Update Sanction Status

Update Sanction Status				"" ₅ ×
New				
Account Number	Account Description	Current Sanction Status	New Sanction Status	
Q	No Data Available	No Data Available	v	
Customer Id	Reference Number	Source Reference Number		
No Data Available	No Data Available			

How to update the sanction status:

- 1. In the Update Sanction Status screen, provide the required details:
 - Account Number: Click Search to view and select the required account number.
 - Account Description: Displays additional information about the account.
 - Current Sanction Status: Displays the current sanction status.
 - New Sanction Status: Select the new sanction status from the drop-down list. Available options are as following:
 - Success
 - Failed
 - Pending
 - Not Required
 - Customer ID: Displays the customer ID.
 - Reference Number: Displays the reference number.
 - Source reference Number: Enter the source reference number.
- 2. Click **Save**. You can view the sanction status in the View Sanction Status.

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 action to be performed. Allowed actions are as following:		
		 New: Creation of Virtual Entities 		
		 Modify: Modification of existing entities 		
		 Close: Closure of existing entities. 		
2.	Operation	Specifies the operation to be performed. Allowed operations are as following:		
		 E - Action specific to only Entities 		
		 ES - Action applicable for both Entities and Statement Preferences 		
3.	Last KYC Date	Specifies the last KYC date.	DATE	
4.	KYC Reference	Specifies the KYC Reference Number.	VARCHAR2	100



Field Sequence Number	Field Name	Description	Data Type	Field Length
5.	KYC Status	Specifies the KYC Status of the entity. Available values are as following: Pending Verified Expired	CHAR	1
6.	Tax Identification Number	Specifies the Tax Identification number.	VARCHAR2	100
7.	Identification Number	Specifies the Identification number.	VARCHAR2	100
8.	Identification Type	Specifies the Identification type. Valid values are as following: • T- Tax type • N - National ID • P- Passport • S - SSN	CHAR	1
9.	Registered Address Pincode	Specifies the Pincode of Registered Address.	VARCHAR2	15
10.	Registered Address Country	Specifies the Registered Address Country.	VARCHAR2	15
11.	Registered AddressLine 1	Specifies the Registered Address Line 1.	VARCHAR2	105
12.	Registered AddressLine 2	Specifies the Registered Address Line 2.	VARCHAR2	105
13.	Registered AddressLine 3	Specifies the Registered Address Line 3.	VARCHAR2	105
14.	Registered AddressLine 4	Specifies the Registered Address Line 4.	VARCHAR2	105
15.	Correspondence Address Pincode	Specifies the Pincode of Correspondence Address.	VARCHAR2	15
16.	Correspondence Address Country	Specifies the Correspondence Address Country.	VARCHAR2	3
17.	Correspondence Address Line 1	Specifies the Correspondence Address Line 1.	VARCHAR2	105



Field Sequence Number	Field Name	Description	Data Type	Field Length
18.	Correspondence Address Line 2	Specifies the Correspondence Address Line 2.	VARCHAR2	105
19.	Correspondence Address Line 3	Specifies the Correspondence Address Line 3.	VARCHAR2	105
20.	Correspondence Address Line 4	Specifies the Correspondence Address Line 4.	VARCHAR2	105
21.	Entity Type	Specifies the Entity Type. Valid values are as following: C - Corporate I - Individual	CHAR	1
22.	Virtual Entity Name	Specifies the Virtual Entity Name.	VARCHAR2	105
23.	Virtual Entity ID	Specifies the Virtual Entity Identification.	VARCHAR2	12
24.	Real Customer Number	Specifies the Real Customer Number for virtual entity creation.	VARCHAR2	20
25.	Doer Remarks	Specifies the Requester Remarks.	VARCHAR2	200
26.	Approver Remarks	Specifies the Approver Remarks.	VARCHAR2	200
27.	Individual Preferred Mode	Specifies the Individual Preferred mode of communication. Applicable for Entity Type as "I". Valid values are as following: • E - Email • M - Mobile	CHAR	1
28.	Individual Email	Specifies the Email Details. Applicable for Entity Type as "I" and individualDetails_pref erredMode as "E".	VARCHAR2	255



Field Sequence Number	Field Name	Description	Data Type	Field Length
29.	Individual Work Phone Number	Specifies the Work Phone Number.	VARCHAR2	10
		Applicable for Entity Type as "I".		
30.	Individual Work Phone ISD	Specifies the International Subscriber Dialing code for Work Phone Number.	VARCHAR2	10
		Applicable for Entity Type as "I".		
31.	Individual Home Phone Number	Specifies the Home Phone Number.	VARCHAR2	10
		Applicable for Entity Type as "I".		
32.	Individual Home Phone ISD	Specifies the International Subscriber Dialing code for Home Phone Number.	VARCHAR2	10
		Applicable for Entity Type as "I".		
33.	Individual Mobile Number ISD	Specifies the International Subscriber Dialing code for Mobile Number.	VARCHAR2	10
		Applicable for Entity Type as "I" and individualDetails_pref erredMode as "M".		
34.	Individual Mobile Number	Specifies the Mobile Phone Number.	VARCHAR2	10
		Applicable for Entity Type as "I" and individualDetails_pref erredMode as "M".		
35.	Individual National ID	Specifies the National Identification of Individual.	VARCHAR2	35
		Applicable for Entity Type as "I".		
36.	Individual Nationality	Specifies the Nationality of Individual.	VARCHAR2	3
		Applicable for Entity Type as "I".		



Field Sequence Number	Field Name	Description	Data Type	Field Length
37.	Individual Gender	Specifies the Gender.	CHAR	1
		Applicable for Entity Type as "I".		
		Valid values are as following:		
		• M - Male		
		F- FemaleO - Others		
38.	Individual Date Of Birth	Specifies the Date of Birth of Individual.	DATE	
		Applicable for Entity Type as "I".		
39.	Individual Last Name	Specifies the Individual Last Name.	VARCHAR2	105
		Applicable for Entity Type as "I".		
40.	Individual Middle Name	Specifies the Individual Middle Name.	VARCHAR2	105
		Applicable for Entity Type as "I".		
41.	Individual First Name	Specifies the Individual First Name.	VARCHAR2	105
		Applicable for Entity Type as "I".		
42.	Corporate Date Of Incorporation	Specifies the Date of Incorporation of the Corporate.	DATE	
		Applicable for Entity Type as "C".		
43.	Corporate Country Of Incorporation	Specifies the Country of Incorporation of the Corporate.	VARCHAR2	105
		Applicable for Entity Type as "C".		
44.	Corporate Unique Id	Specifies the Unique ID of the Corporate.	VARCHAR2	35
		Applicable for Entity Type as "C".		



Field Sequence Number	Field Name	Description	Data Type	Field Length
45.	Corporate Work Phone 1 ISD	Specifies the International Subscriber Dialing code for Work Phone Number1.	VARCHAR2	10
		Applicable for Entity Type as "C".		
46.	Corporate Work Phone No 1	Specifies the Work Phone Number 1.	VARCHAR2	10
		Applicable for Entity Type as "C".		
47.	Corporate Work Phone 2 ISD	Specifies the International Subscriber Dialing code for Work Phone Number 2.	VARCHAR2	10
		Applicable for Entity Type as "C".		
48.	Corporate Work Phone No 2	Specifies the Work Phone Number 2.	VARCHAR2	10
		Applicable for Entity Type as "C".		
49.	Corporate mobile No ISD	Specifies the International Subscriber Dialing code for Mobile Number.	VARCHAR2	10
		Applicable for Entity Type as "C" and individualDetails_pref erredMode as "M".		
50.	Corporate Mobile No	Specifies the Corporate Mobile Number.	VARCHAR2	10
		Applicable for Entity Type as "C" and individualDetails_pref erredMode as "M".		
51.	Corporate Email	Specifies the Corporate Email Details.	VARCHAR2	255
		Applicable for Entity Type as "C" and individualDetails_pref erredMode as "E".		



Field Sequence Number	Field Name	Description	Data Type	Field Length
52.	Corporate Preferred Mode	Specifies the Corporate Preferred mode of communication. Applicable for Entity Type as "C". Valid values are as following: • E - Email • M - Mobile	CHAR	1
53.	Corporate Entity Type	Specifies the Corporate Entity Type. Applicable for Entity Type as "C". Valid values are as following: • Corporation • Partnership • Sole Partnership • Cooperative	VARCHAR2	20
54.	Generate PDF Statements	Indicates if PDF statement is required. Valid values are as following: • Y - YES • N - No	VARCHAR2	1
55.	Statement Type	Specifies the PDF Statement Type. Valid values are as following: • C - Consolidated • A - Account Level	CHAR	1
56.	Frequency	Specifies the Statement Generation Frequency. • D - Daily • W - Weekly • M - Monthly • Q - Quarterly • Y - Yearly	CHAR	1



Field Sequence Number	Field Name	Description	Data Type	Field Length
57.	Due On	Specifies the Statement Generation Day. Applicable for the following Frequency types: • D	NUMBER	
		• W • M • Q		
		• Y		
58.	Generate MT 940	Indicates if MT940 is required.	VARCHAR2	1
		Valid values are as following:		
		• Y - Yes		
		• N - No		
59.	Generate MT 950	Indicates if MT950 is required.	VARCHAR2	1
		Valid values are as following:		
		• Y - Yes		
		• N - No		
60.	Generate MT 942	Indicates if MT942 is required.	VARCHAR2	1
		Valid values are as following:		
		Y - YesN - No		
61.	Display IBAN	Indicates if IBAN is to be displayed.	VARCHAR2	1
		Valid values are as following:		
		Y-Yes		
		• N - No		



Field Sequence Number	Field Name	Description	Data Type	Field Length
62.	Generate MT942 On Movement	Indicates when to generate to MT942. Applicable if Generate MT 942 is set as Y .	VARCHAR2	1
		Valid values are as following:		
		Y - YesN - No		
63.	MT 942 Report Transaction Since	Applicable if Generate MT 942 is set as Y .	VARCHAR2	4
		Available options are as following:		
		• 940		
		950942		
64	MT 040 Comparation			
64.	MT 942 Generation Time	Specifies the Generation Time of MT 942 Report. Multiple times can be configured using pipe separator with hourly interval.	VARCHAR2	
65.	Generate CAMT 053	Indicates if CAMT.053 is required.	VARCHAR2	1
		Valid values are as following:		
		Y - YesN - No		
66.	Generate CAMT 052	Indicates if CAMT.052 is required.	VARCHAR2	1
		Valid values are as following:		
		Y - YesN - No		
67.	Generate CAMT 052 On Movement	Indicates if Generate CAMT.052 is required.	VARCHAR2	1
		Valid values are as following:		
		• Y - Yes		
		• N - No		



Field Sequence Number	Field Name	Description	Data Type	Field Length
68.	CAMT 052 Report Transaction Since	Applicable if Generate CAMT 052 is set as Y .	VARCHAR2	4
		Valid values are as following: • 052 • 053		
69.	CAMT 052 Generation Time	Generation Time of CAMT.052 Report. Multiple times can be configured using pipe separator with hourly interval	VARCHAR2	
70.	Structured Address Department	Specifies the structured address - department.	VARCHAR2	70
71.	Structured Address Sub Department	Specifies the structured address - sub- department.	VARCHAR2	70
72.	Structured Address Street Name	Specifies the structured address - street name.	VARCHAR2	70
73.	Structured Address Building Number	Specifies the structured address - building number.	VARCHAR2	16
74.	Structured Address Building Name	Specifies the structured address - building name.	VARCHAR2	35
75.	Structured Address Floor	Specifies the structured address - floor.	VARCHAR2	70
76.	Structured Address Post Box	Specifies the structured address - post box.	VARCHAR2	16
77.	Structured Address Room	Specifies the structured address - room.	VARCHAR2	70
78.	Structured Address Post Code	Specifies the structured address - Post Code.	VARCHAR2	16
79.	Structured Address Town Name	Specifies the structured address - town name.	VARCHAR2	35
80.	Structured Address Town Location Name	Specifies the structured address - town location name.	VARCHAR2	35
81.	Structured Address District Name	Specifies the structured address - district name.	VARCHAR2	35



Field Sequence Number	Field Name	Description	Data Type	Field Length
82.	Structured Address Country Sub Division	Specifies the structured address - country sub divison.	VARCHAR2	35
83.	Structured Address Country	Specifies the structured address - country.	VARCHAR2	2

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:		
		 New: Creation of virtual accounts 		
		 Modify: Modification of existing virtual accounts 		
		Close: Closure of the existing virtual accounts		
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
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 Modify and Close operations.	VARCHAR2	20



Field Sequence Number	Field Name	Description	Data Type	Field Length
8.	IBAN Required	Valid values for IBAN Required are as following: • Y • N	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: • Y • N	CHAR	1
19.	Account Frozen	Flag to indicate whether virtual account is frozen. Valid values are as following: • Y • N	CHAR	1
20.	Balance Check For Debits	Flag to indicate whether balance check is required for debit transactions. Valid values are as following: • Y • N	CHAR	1



Field Sequence Number	Field Name	Description	Data Type	Field Length
21.	Balance Availability	Balance Options	CHAR	1
	Options	Available options are as following:		
		O - Own Balance		
		 P - Pool Balance 		
		 B - Own Balance + Fixed Amount from Pool 		
22.	Fixed Amount From Pool	Specifies the Fixed Amount contribution from pool.	NUMBER	22,3
		Applicable if balAvailabilityOptions = Own Balance + Fixed Amount from Pool.		
23.	Overdraft Allowed	Flag to indicate whether virtual account can be overdrawn.	CHAR	1
		Valid values are as following:		
		• Y		
		• N		
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.	CHAR	1
		Valid values are as following:		
		• Y		
		• N		
26.	Debit Transactions Allowed	Flag to indicate whether debit transactions are allowed on the virtual account	CHAR	1
		Valid values are as following:		
		• Y		
		• N		
27.	Real Account Linkage	Specifies the Real Account Linkage.	CHAR	1
		Valid values are as following:		
		S - Structure Level		
		A - Account Level		
		Default value is A.		



Field Sequence Number	Field Name	Description	Data Type	Field Length
28.	Real Account Number	Specifies the Real Account Number.	VARCHAR2	20
		Applicable if realAccLinkage = A.		
29.	Real Account Currency	Specifies the Real Account Currency.	VARCHAR2	3
		Applicable if realAccLinkage = A.		
30.	Real Account Branch	Specifies the Real Account Branch.	VARCHAR2	3
		Applicable if realAccLinkage = A.		
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
34.	Transfer In Virtual Account Number	In case of negative balance, a designated Virtual Account Number from which the said amount needs to be transferred from.	VARCHAR2	20
35.	Transfer Out Virtual Account Number	In case of positive balance, a designated Virtual Account Number to which the said amount needs to be transferred to.	VARCHAR2	20
36.	Structured Address Department	Specifies the structured address - department.	VARCHAR2	70
37.	Structured Address Sub Department	Specifies the structured address - sub-department.	VARCHAR2	70
38.	Structured Address Street Name	Specifies the structured address - street name.	VARCHAR2	70
39.	Structured Address Building Number	Specifies the structured address - building number.	VARCHAR2	16
40.	Structured Address Building Name	Specifies the structured address - building name.	VARCHAR2	35
41.	Structured Address Floor	Specifies the structured address - floor.	VARCHAR2	70



Field Sequence Number	Field Name	Description	Data Type	Field Length
42.	Structured Address Post Box	Specifies the structured address - post box.	VARCHAR2	16
43.	Structured Address Room	Specifies the structured address - room.	VARCHAR2	70
44.	Structured Address Post Code	Specifies the structured address - Post Code.	VARCHAR2	16
45.	Structured Address Town Name	Specifies the structured address - town name.	VARCHAR2	35
46.	Structured Address Town Location Name	Specifies the structured address - town location name.	VARCHAR2	35
47.	Structured Address District Name	Specifies the structured address - district name.	VARCHAR2	35
48.	Structured Address Country Sub Divison	Specifies the structured address - country sub divison.	VARCHAR2	35
49.	Structured Address Country	Specifies the structured address - country.	VARCHAR2	2
50.	Structure Code	Specifies an existing structure code for linking to account structure.	VARCHAR2	20
51.	Virtual Parent Account Number	Specifies the Virtual Parent Account Number of the account structure for linkage.	VARCHAR2	35

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	Specifies the operation to be performed.		
		Allowed operations are as following:		
		 New: Creation of Account Structure 		
		 Modify: Modification of existing account structures 		
		 Close: Closure of existing account structures 		
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	20
4.	Structure Code	Specifies the Unique Identifier of the Structure.	VARCHAR2	20
5.	Structure Description	Specifies the Structure Description.	VARCHAR2	35
6.	Virtual Main Account	Specifies the Virtual Header Account.	VARCHAR2	20
7.	Real Account Number	Specifies the Real Account Number linked to the account structure.	VARCHAR2	20
		Applicable if the value for Account Linkage is A .		
8.	Real Account Branch	Specifies the Real Account Branch.	VARCHAR2	3
		Applicable if the value for Account Linkage is A .		



Field Sequence Number	Field Name	Description	Data Type	Field Length
9.	Account Linkage	Specifies the Account Linkage Type.	CHAR	1
		Valid values are as following:		
		 A - Real Account 		
		 G - Virtual Multi- Currency Account 		
10.	Account Group ID	Specifies the Virtual Multi-Currency Account.	VARCHAR2	8
		Applicable if the value for Account Linkage is G .		
11.	Interest Calculation Required	Flag to indicate if Interest Calculation is required.	CHAR	1
		Valid values are as following:		
		• Y		
		• N		
12.	Remarks	Specifies the Additional Remarks.	VARCHAR2	200
Child Record				
1.	Virtual Parent Account	Specifies the Parent Virtual Account.	VARCHAR2	20
2.	Virtual Child Account	Specifies the Child Virtual Account.	VARCHAR2	20



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 subaccount of the client's own physical account with the bank; they cannot exist outside of the immediate relationship, hence they are virtual.



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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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