

Customer and Accounts User Guide

Oracle Banking Virtual Account Management

Release 14.4.0.3.0

Part Number F39510-01

February 2021



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 | Customer 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

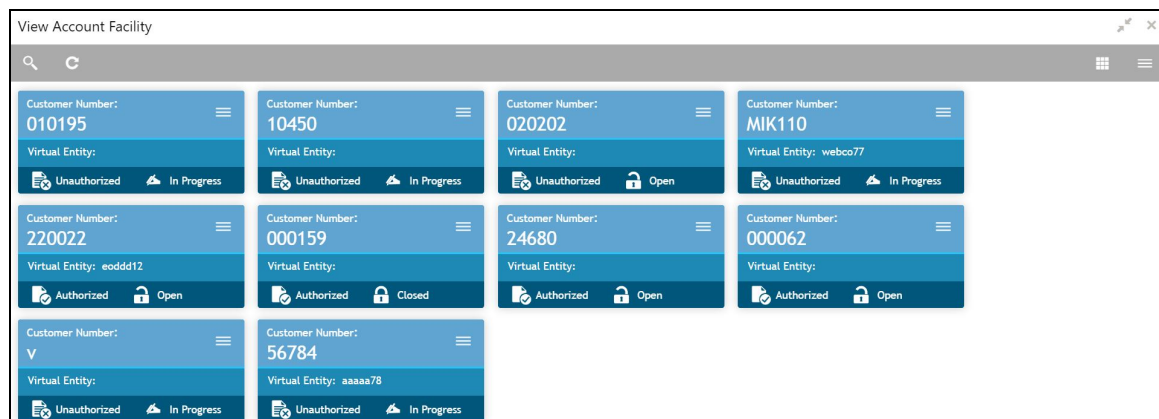
As part of on-boarding a customer for virtual account facility, you must enable virtual account facility for the customer. You can enable/disable virtual account facility for one or more accounts. The customer information is provided by the DDA system.

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



| View Account Facility | | | |
|-------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|-----------------------------------------------------------------------|-----------------------------------------------------------------------------------------|
| Customer Number: 010195 Virtual Entity: Unauthorized In Progress | Customer Number: 10450 Virtual Entity: Unauthorized In Progress | Customer Number: 020202 Virtual Entity: Unauthorized Open | Customer Number: MIK110 Virtual Entity: webco77 Unauthorized In Progress |
| Customer Number: 220022 Virtual Entity: eodd12 Authorized Open | Customer Number: 000159 Virtual Entity: Authorized Closed | Customer Number: 24680 Virtual Entity: Authorized Open | Customer Number: 000062 Virtual Entity: Authorized Open |
| Customer Number: V Virtual Entity: Unauthorized In Progress | Customer Number: 56784 Virtual Entity: aaaa78 Unauthorized In Progress | | |

| Field | Description |
|-----------------|--------------------------------------|
| Customer Number | Displays the number of the customer. |
| Virtual Entity | Displays the virtual entity. |
| Status | Displays the status of the record. |

Create Account Facility

The Create Account Facility screen allows you to enable or disable virtual account facility for a customer, and also allows you to select the product templates under which virtual accounts can be created.

How to reach here:

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

Account Facility

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 the 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.



Note

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

4. Click **Next**. The **Products** screen is displayed.

Products

Products screen allows you to select the one or more product templates.

5. In the **Products** screen, provide the required details:

- Customer Number: Based on the customer number selected in Account Facility screen, the information is auto-populated.
- Customer Name: Based on the customer name selected in Account Facility screen, the information is auto-populated.

Product Mapping

- Product Template: Click **Search** to view and select the required product template. Displays the list of product templates that are allowed for the customer category. For more information refer to the **Restrictions** section of **Account Product Proposition** in **Configuration User Guide**.
- Product Description: Based on the Product Template selected the information is auto-populated.

- Interest Group Template: Based on the Product Template selected the information is auto-populated.
- Description: Based on the Product Template selected the information is auto-populated.
- Customer Specific Interest Rate: By default, this is disabled. If enabled, indicates if a customer specific interest rate needs to be maintained.



Note

If Customer Specific Interest 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.

6. Click + icon to map the multiple product templates to a customer.
7. Click **Save and Close**. You can view the enabled virtual account facility details in the [View Account Facility](#).



Note

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



Note

Once the account facility is provided, Customer Account products will automatically be created based on the product template/s linked. For more information refer to the [View Customer Account Product](#).

Corporate Specific Account Number Range

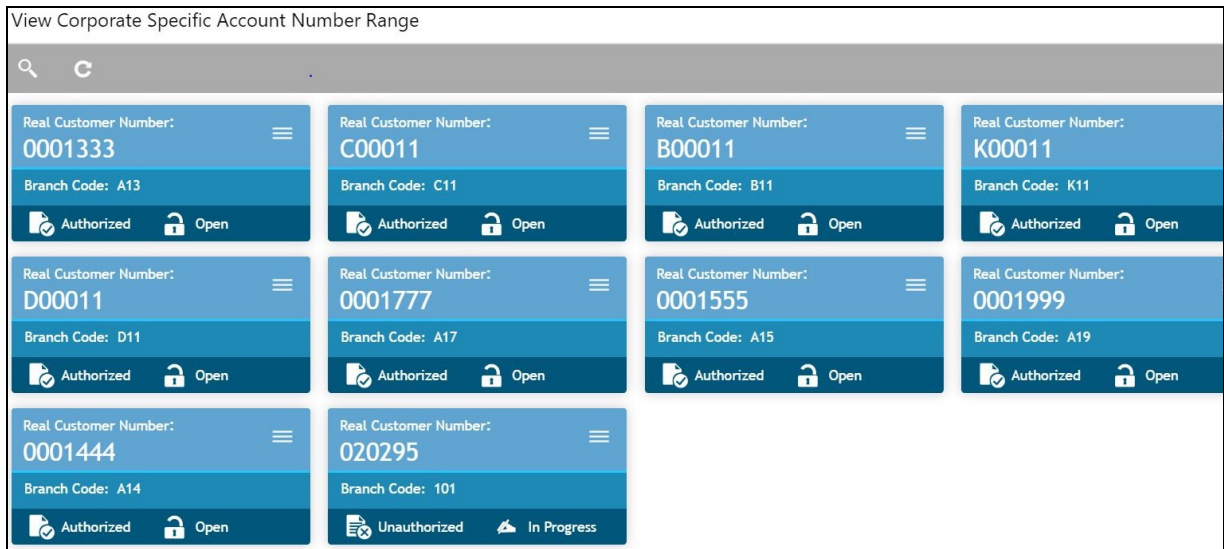
You can configure virtual account number range for a specific corporate and branch.

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 Account Number Range

Real Customer Number * Customer Name
No Customer Selected

Branch Preferences

Branch Code * Branch Name Account Mask
No Branch Selected *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**.



Note

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

Virtual Entity

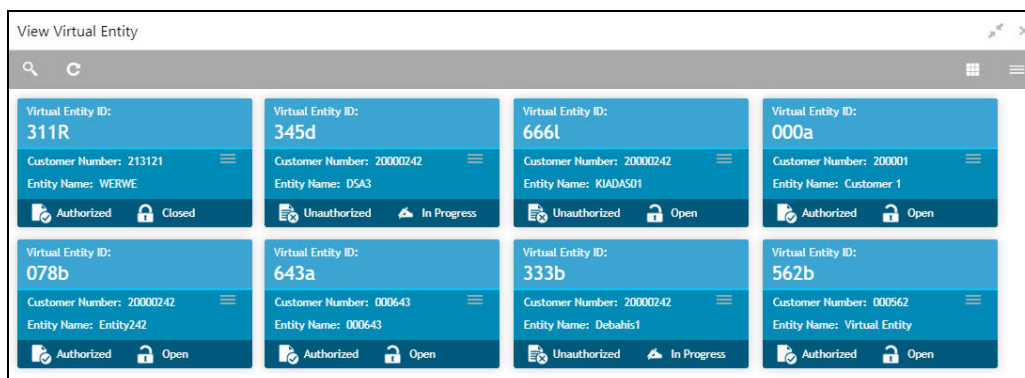
You can create a virtual entity and use it to map the details with a virtual account. You can create multiple virtual entities for a real customer.

View Virtual Entity

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

How to reach here:

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



| Field | Description |
|-------------------|-----------------------------------------------|
| Virtual Entity ID | Displays the unique ID of the virtual entity. |
| Customer Number | Displays the customer number. |

| Field | Description |
|-------------------|-----------------------------------------------|
| Virtual Entity ID | Displays the unique ID of the virtual entity. |
| 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

How to add a virtual entity:

- 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.



Note

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

Entity Information

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

- Entity Type: Enter an entity type.

- Country of Incorporation: Click **Search** to view and select the required country for which you want to incorporate the virtual entity.
- Date of Incorporation: Select a date of incorporation from the drop_down 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 drop_down calendar.
- Gender: Select a gender from the drop_down 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 drop_down 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.

The screenshot shows a dialog box titled "Entity ID Generation". Inside, there is a section labeled "Entity ID" with a mask "nnna" and four input boxes. Below this is a "Mask Characters Description" section with a text box containing "n: Numeric a: Alphabets". An "OK" button is located at the bottom right.

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.

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 required 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.

The screenshot shows the 'Structured Address' screen within the 'Create Virtual Entity' application. The interface includes a left-hand navigation menu with options: Entity Information, Address Details, Structured Address (highlighted), KYC Details, and Statement Preferences. The main content area is a form titled 'Structured Address' with the following fields: Department, Sub Department, Street Name, Building Number, Building Name, Floor, Post Box, Room, Post Code, Town Name, Town Location Name, District Name, Country Sub Division, and Country. A search icon is located next to the Country field. At the bottom right of the form, there are four buttons: Back, Next, Save & Close, and Cancel. The top right corner of the window displays 'Screen (3 / 5)'.

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.

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.

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.



Note

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.



Note

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.



Note

System supports only hourly time intervals.

ISO Statement Preferences

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



System supports only hourly time intervals.

2. Click **Save and Close**. You can view the defined virtual entity in the [View Virtual Entity](#).

Customer Account Product

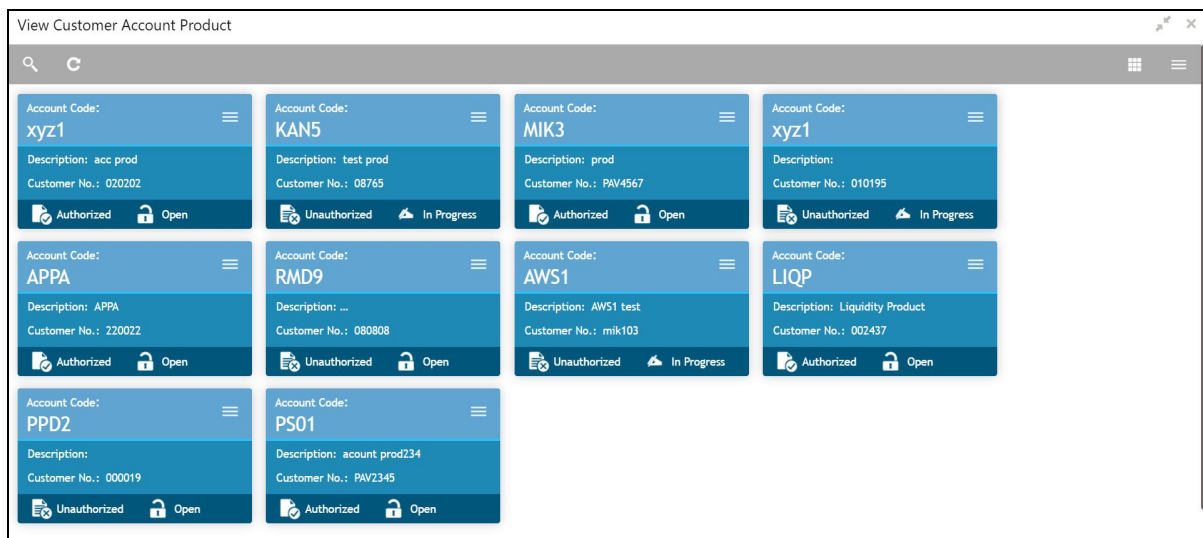
You can configure account product/s for a customer.

View Customer Account Product

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

How to reach here:

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

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

How to reach here:

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

Virtual Account Product

How to add a customer account product:

- In the **Create Customer Account Product** 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.
 - 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.
- Click **Next**, **Restrictions** screen is displayed.

Restrictions

The **Restrictions** screen allows you to configure product restrictions.

3. In the **Restrictions** screen, provide the required details:

- **Customer Number:** Based on the customer number selected in the Virtual Account Product screen, the information is auto-populated.
- **Customer Name:** Based on the customer name selected in the Virtual Account Product screen, the information is auto-populated.
- **Account Product:** Based on the account product selected in the Virtual Account Product screen, the information is auto-populated.
- **Account Product Description:** Based on the account product description selected in the Virtual Account Product screen, the information is auto-populated.

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

4. 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.

Currency Restrictions

Select one of the options. This is used for allowing or not allowing currencies for which the virtual accounts can be opened under this product.

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

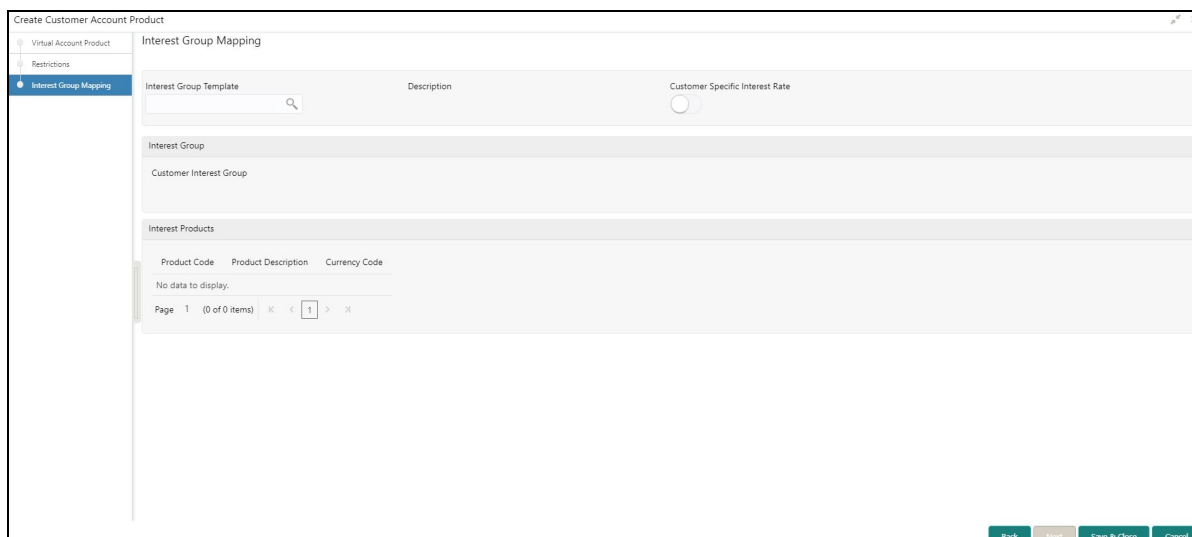
Currency Details

- **Currency:** Click Search to view and select the required currency. To define a new currency, refer to the section **Currency Definition** in the **Common Core User Guide**.
- **Currency Description:** Based on the currency selected, the information is auto-populated.

6. 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 Customer Virtual Account Product to an interest group.



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

- Interest Group Template - Click **Search** to view and select the required interest group template. Displays the list of 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.



Note

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.

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

Account Closure

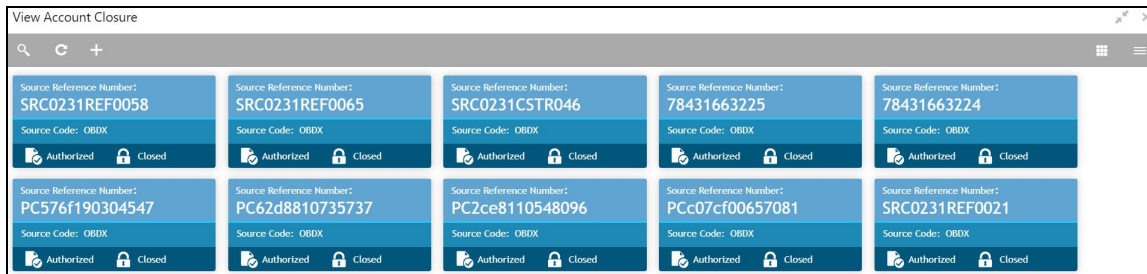
You can initiate account closure for one or more than one virtual accounts of a customer.

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



| 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

How to reach here:

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

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:

| Virtual Account Number | Account Description | Current Balance | Mark for Closure |
|------------------------|---------------------|-----------------|--------------------------|
| 30030033 | Closure 1 | -£7,800.0 | <input type="checkbox"/> |
| Customer Number | Currency | Branch Code | Actions |
| 010196 | GBP | 003 | |
| 30030034 | Closure 2 | £7,800.0 | <input type="checkbox"/> |
| Customer Number | Currency | Branch Code | Actions |
| 010196 | GBP | 003 | |
| 30030035 | Closure 3 | £0.0 | <input type="checkbox"/> |
| Customer Number | Currency | Branch Code | Actions |
| 010196 | GBP | 003 | |

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.

| Virtual Account Number | Current Balance | Accrued Interest | Net Amount | Transfer Details |
|------------------------|-----------------|------------------|------------|----------------------|
| 30030033 | -£7,800.0 | £0.0 | -£7,800.0 | <input type="text"/> |
| 30030034 | £7,800.0 | £0.0 | £7,800.0 | <input type="text"/> |
| 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](#) 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

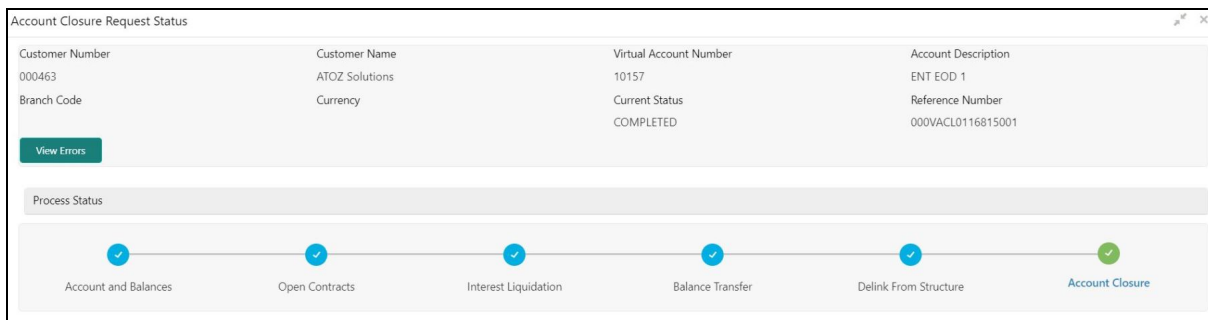
You can view the status of the closure request for a specific virtual account.

How to reach here:

Virtual Account Management > Queues > Account Closure Status



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



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

| Virtual Account Number | Account Description | Customer ID | Status |
|------------------------|---------------------|-------------|--------------------|
| 1000021 | NewEntity2 | 020202 | Authorized, Open |
| 1000033 | NAME ENTITY1 | 020202 | Authorized, Open |
| 30030021 | minicore test | 010195 | Authorized, Open |
| 30030034 | Closure 2 | 010196 | Authorized, Open |
| 0000010022 | SDCVE01 VA001 | 000462 | Authorized, Closed |
| 30030055 | SJR VA | 010195 | Authorized, Open |
| 0000010037 | SDCVE01 VA003 | 000462 | Authorized, Open |
| 30030011 | Acc1 | 000062 | Authorized, Open |
| 30030029 | MRIaa | 010196 | Authorized, Open |
| 0000010008 | ABC DIGITAL NYC | 001855 | Authorized, Open |

| 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

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 Product: Click **Search** to view and select the required account product.
- Account Currency: Click **Search** to view and select the required account currency. Displays the list of currencies based on the currency restrictions configured in Customer 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.



Note

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.



Note

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

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

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

- IBAN Account Number: System generates the IBAN based on IBAN numbering mask.



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



Note

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, the user 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 auto-populated. 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 auto-populated. 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.

| Account Balance Details | | |
|-------------------------------|------------------------------------|----------|
| Account Number | | 30030275 |
| Account Description | | test231 |
| Account Currency | | GBP |
| Current Balance | | £0.00 |
| Available Balance | | £778.57 |
| ▲ Available 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 from Pool ? | £0.00 |
| | Available 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 Contributions | | | | |
| Child CCY | Contribution | Exchange 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 Rates | | | | | |
|------------------------|------------------|----------------|----------|------|-----------|
| 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 | |

Page 1 of 1 (1-3 of 3 items) < 1 >

| 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

| Customer ID | Structure Code | Real Account Number | Status |
|-------------|----------------|---------------------|--------------------|
| 00093594 | KI001 | 000594 | Authorized, Open |
| 000039 | CODE155 | 000963333034 | Unauthorized, Open |
| 000396 | SD5T01 | AT30039600088 | Authorized, Open |
| 000396 | 0202QStruct1 | AT30039600024 | Authorized, Open |
| 000602 | Demo98 | AT30060200058 | Unauthorized, Open |
| 000602 | nehaTest | AT30060200049 | Authorized, Closed |
| 1203456 | 0001 | 6543021 | Unauthorized, Open |
| 20000278 | CODE278 | 201751759278 | 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

The screenshot shows the 'Create Account Structure' form. The form is titled 'Create Account Structure' and has a 'New' button in the top left. It contains several input fields: 'Customer Number' with a search icon, 'Header Account Number' with a search icon, 'Real Customer Name' (auto-populated with 'No Customer Selected'), 'Structure Code', and 'Structure Description'. There is a radio button for 'Interest Calculation Required'. Below these is the 'Account Linkage' section with two radio buttons: 'Real Account' (selected) and 'Virtual MCA'. The 'Real Account' section includes 'Real Account Number' with a search icon and 'Real Account Branch' (auto-populated with 'No Real Account Selected'). The 'Virtual Multi-Currency Account' field is also present. At the bottom left is a green 'Build Structure' button, and at the bottom right are 'Save' and 'Cancel' buttons.

How to create an account structure:

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

Account Linkage

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

Build Structure

2. Click **Build Structure** to define the account structure using [Diagram View](#) or [Detail View](#). The selected **Header Account Number** will be displayed as the first node.

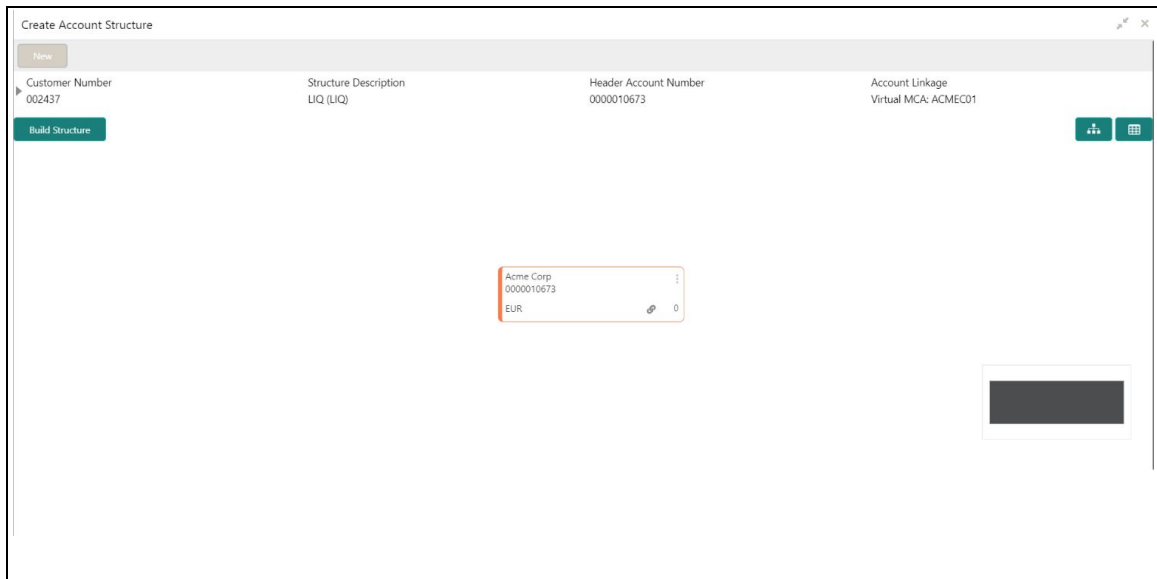
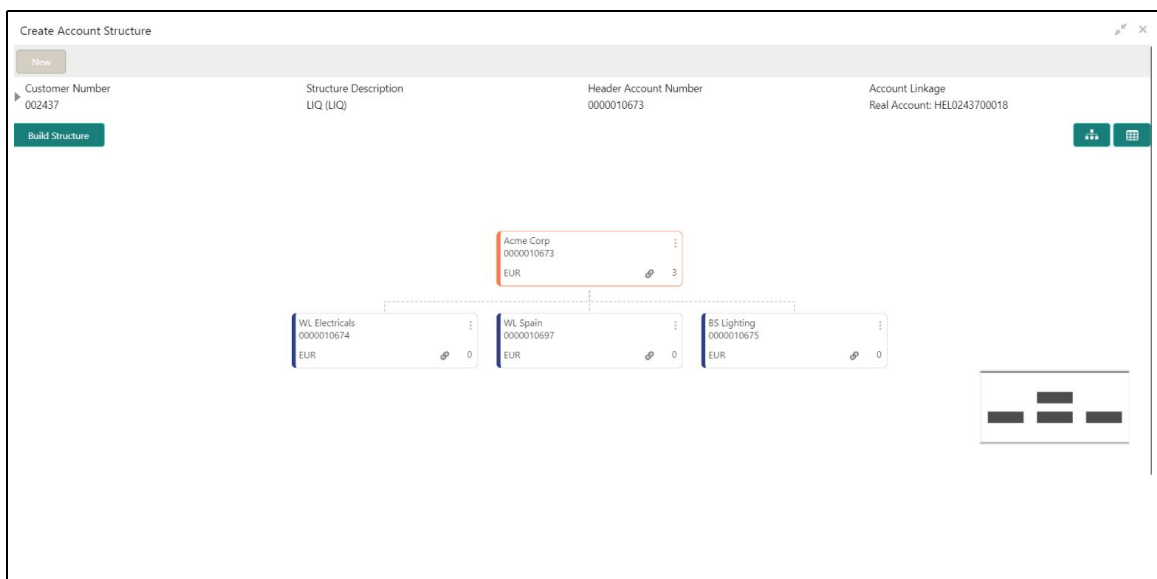
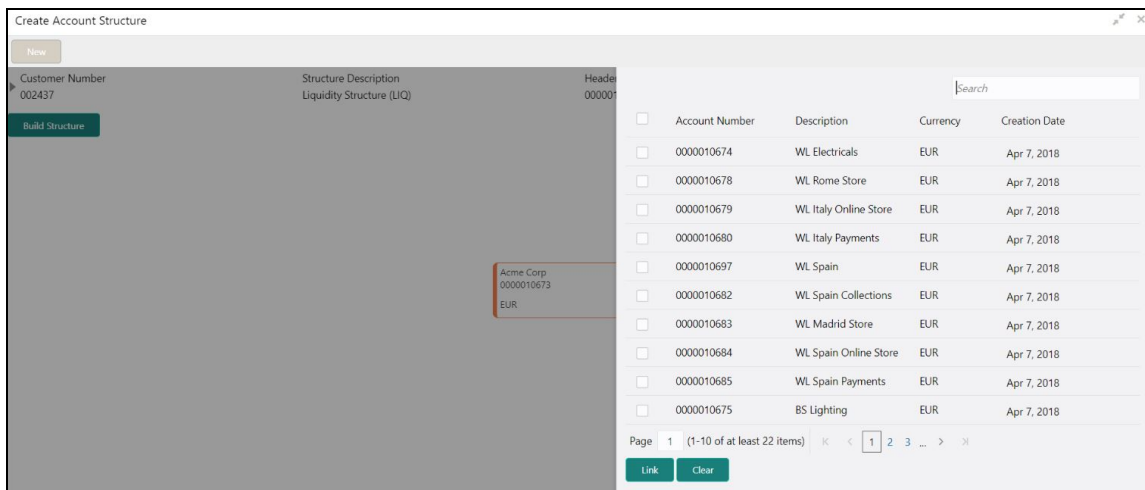


Diagram View

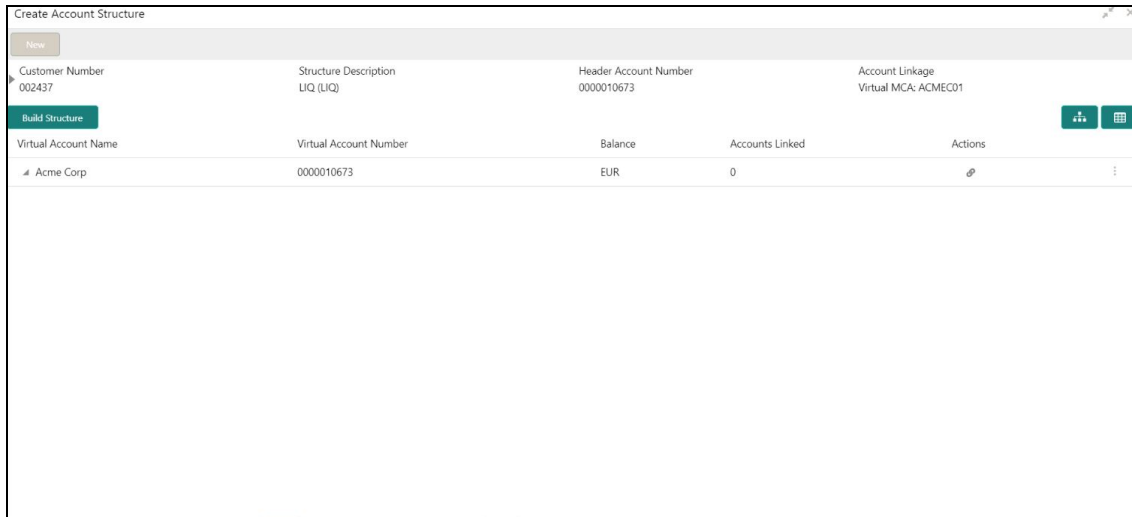
1. Click on the Link icon to link the virtual accounts to the structure. Select virtual account number from the list which needs to be linked, and click **Link**.



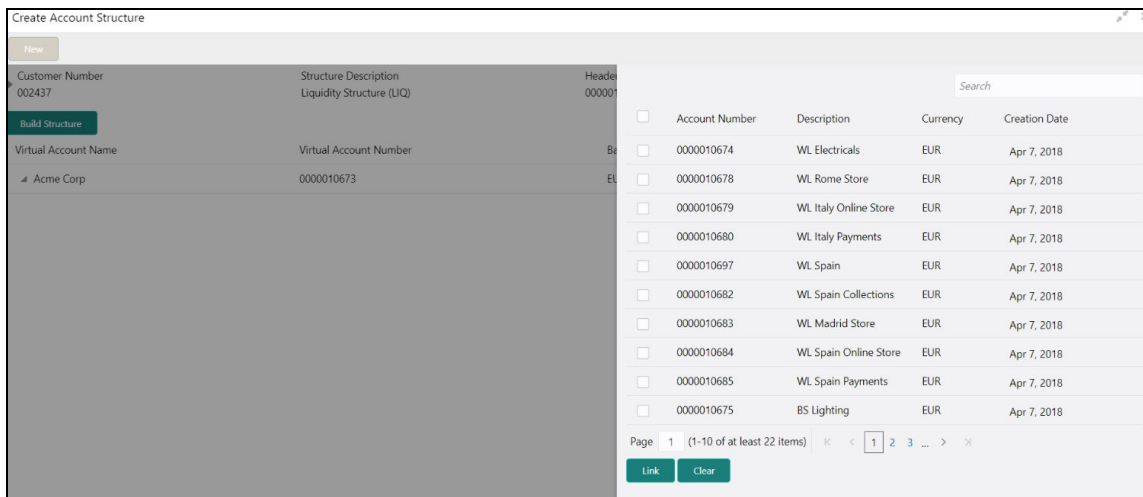
- You can select a node, click on three dots symbol, and then click on Account Details to view more details of the account.
- You can select a node, click on three dots symbol, and then click on Undo Link to remove the newly added linkage before submitting the request.

Detail View

1. Click Detail View to change the view and provide the details in a tabular format.



2. 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**.



| Customer Number | Structure Description | Header Account Number | Account Linkage | |
|------------------------|------------------------|-----------------------|----------------------|---------|
| 002437 | LIQ (LIQ) | 0000010673 | Virtual MCA: ACMEC01 | |
| Build Structure | | | | |
| Virtual Account Name | Virtual Account Number | Balance | Accounts Linked | Actions |
| Acme Corp | 0000010673 | EUR | 3 | |
| Wl. Electricals | 0000010674 | EUR | 0 | |
| Wl. Spain | 0000010697 | EUR | 0 | |
| BS Lighting | 0000010675 | EUR | 0 | |

- You can select a record, click on three dots symbol, and then click on Account Details to view more details of the account.
- You can select a record, click on three dots symbol, and then 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.



Note

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

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

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

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.
 - Accrued Interest: Displays the accrued interest till date.
2. Click **Save**. You can view the adhoc liquidation details in the [View Adhoc Interest Liquidation](#).

Virtual Multi-Currency Account

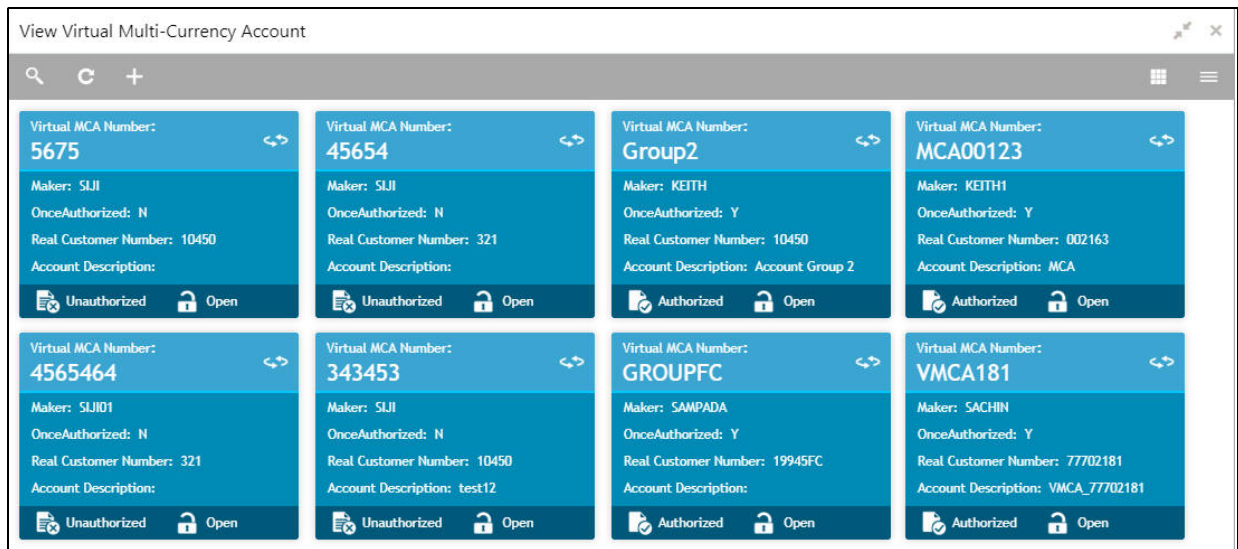
You can create a group of multiple accounts with different currencies for a customer. You can manage account transactions with more than one currency for a customer.

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



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

Create Virtual Multi-Currency Account

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

How to reach here:

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

How to configure a virtual multi-currency account:

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

Real Account List

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

Internal Credit Line

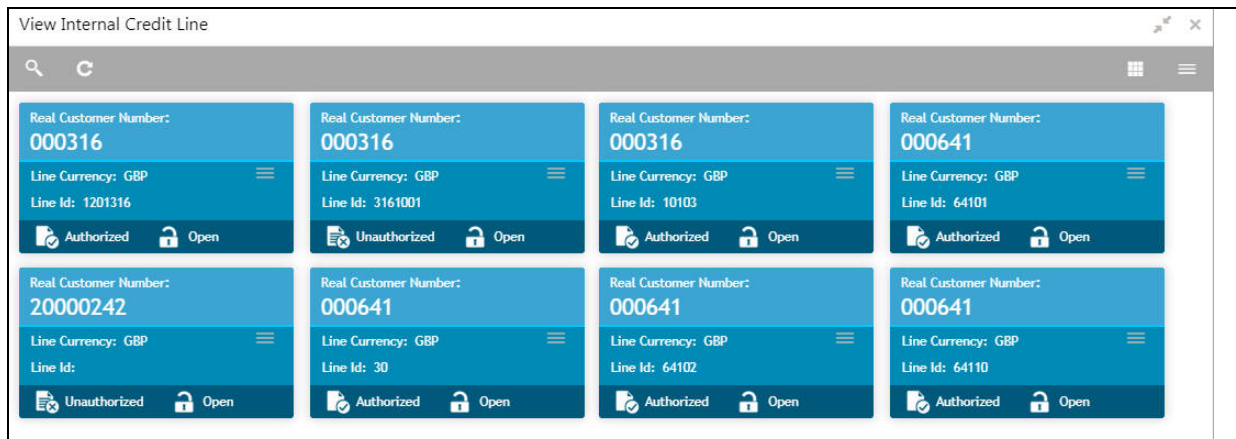
You can configure internal credit line for a customer. The customer can offer the facility to its subsidiaries and the subsidiaries can use the credit line.

View Internal Credit Line

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

How to reach here:

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



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

Create Internal Credit Line

The maintenance screen allows you to configure internal credit line.

How to reach here:

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

How to add an internal credit line:

- In the **Create Internal Credit Line** screen, provide the required details:
 - Real Customer Number: Click **Search** to view and select the required customer number.
 - Customer Name: Based on the Real Customer Number selected, the information is auto-populated.
 - Line ID: Enter a line ID.
 - Description: Enter additional information about the internal credit line.
 - Line Currency: Click **Search** to view and select the required line currency.

Amount and Availability

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

Utilization

- Utilization Status: Displays a pie chart of the amount that is utilized.
 - Utilized Amount: Displays the amount that is utilized.
 - Amount Utilized Today: Displays the amount that is utilized today.
 - Available Amount: Displays the amount that is available.
 - Date of First Utilization: Displays the date from when the amount is utilized.
 - Maximum Available Amount: Displays the maximum amount that is available.
 - Date of Last Utilization: Displays the date until when the amount is utilized.
2. Click **Utilization Details** to view all the utilization details of the internal credit line.
 3. Click **Save**. You can view the configured internal credit line in the [View Internal Credit Line](#).

Line Account Linkage

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

View Line Account Linkage

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

How to reach here:

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

| Field | Description |
|------------------------|----------------------------------------------|
| Real Customer Number | Displays the real customer number details. |
| Virtual Account Number | Displays the virtual account number details. |
| Line ID | Displays the line ID details. |

| Field | Description |
|--------|------------------------------------|
| Status | Displays the status of the record. |

Create Line Account Linkage

The maintenance screen allows you to configure line account linkage.

How to reach here:

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

How to add a line account linkage:

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

Sanction Status

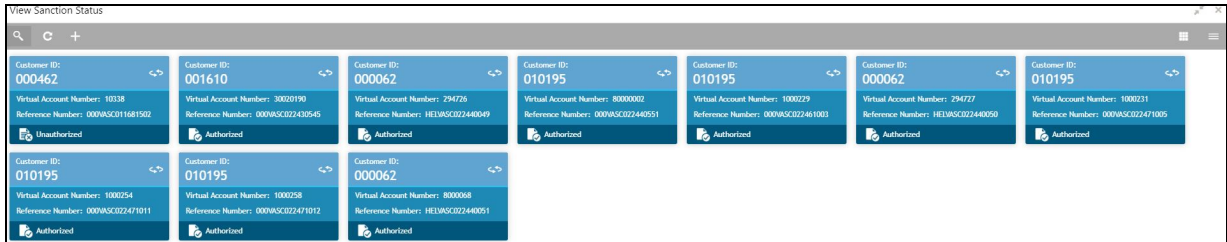
You can update and view the sanction status of the virtual accounts.

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](#).

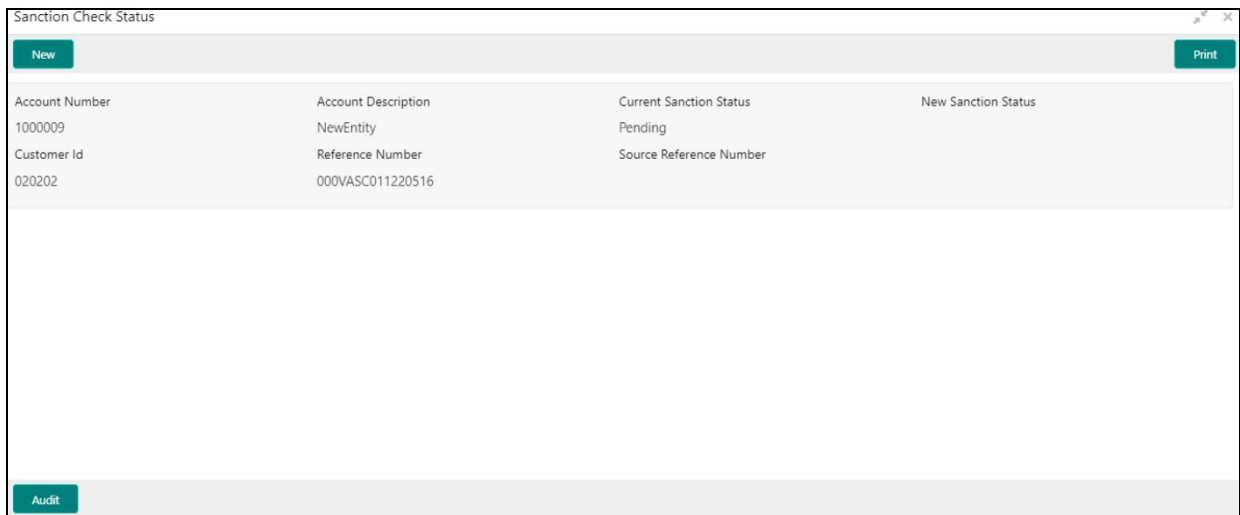
How to reach here:

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.



| 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



The screenshot shows a web form titled "Update Sanction Status". It features a "Save" button at the top left. The form is divided into several sections: "Account Number" with a search icon, "Account Description" (No Data Available), "Current Sanction Status" (No Data Available), and "New Sanction Status" (a dropdown menu). Below these are "Customer Id" (No Data Available), "Reference Number" (No Data Available), and "Source Reference Number" (an input field).

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 View File Upload Status.

Virtual Entity

Virtual Entity file upload 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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 |
| 5. | KYC Status | Specifies the KYC Status of the entity. Available values are as following: <ul style="list-style-type: none"> • 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 |

| Field Sequence Number | Field Name | Description | Data Type | Field Length |
|-----------------------|--------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|--------------|
| 8. | Identification Type | Specifies the Identification type. Valid values are as following: <ul style="list-style-type: none"> • 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 |
| 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 |

| Field Sequence Number | Field Name | Description | Data Type | Field Length |
|-----------------------|------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|--------------|
| 21. | Entity Type | Specifies the Entity Type. Valid values are as following: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • E - Email • M - Mobile | CHAR | 1 |
| 28. | Individual Email | Specifies the Email Details. Applicable for Entity Type as "I" and individualDetails_preferredMode as "E". | VARCHAR2 | 255 |
| 29. | Individual Work Phone Number | Specifies the Work Phone Number. Applicable for Entity Type as "I". | VARCHAR2 | 10 |

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

| Field Sequence Number | Field Name | Description | Data Type | Field Length |
|-----------------------|------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|--------------|
| 37. | Individual Gender | Specifies the Gender. Applicable for Entity Type as "I". Valid values are as following: <ul style="list-style-type: none"> • M - Male • F- Female • O - Others | CHAR | 1 |
| 38. | Individual Date Of Birth | Specifies the Date of Birth of Individual. Applicable for Entity Type as "I". | DATE | |
| 39. | Individual Last Name | Specifies the Individual Last Name. Applicable for Entity Type as "I". | VARCHAR2 | 105 |
| 40. | Individual Middle Name | Specifies the Individual Middle Name. Applicable for Entity Type as "I". | VARCHAR2 | 105 |
| 41. | Individual First Name | Specifies the Individual First Name. Applicable for Entity Type as "I". | VARCHAR2 | 105 |
| 42. | Corporate Date Of Incorporation | Specifies the Date of Incorporation of the Corporate. Applicable for Entity Type as "C". | DATE | |
| 43. | Corporate Country Of Incorporation | Specifies the Country of Incorporation of the Corporate. Applicable for Entity Type as "C". | VARCHAR2 | 105 |
| 44. | Corporate Unique Id | Specifies the Unique ID of the Corporate. Applicable for Entity Type as "C". | VARCHAR2 | 35 |

| 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. Applicable for Entity Type as "C". | VARCHAR2 | 10 |
| 46. | Corporate Work Phone No 1 | Specifies the Work Phone Number 1. Applicable for Entity Type as "C". | VARCHAR2 | 10 |
| 47. | Corporate Work Phone 2 ISD | Specifies the International Subscriber Dialing code for Work Phone Number 2. Applicable for Entity Type as "C". | VARCHAR2 | 10 |
| 48. | Corporate Work Phone No 2 | Specifies the Work Phone Number 2. Applicable for Entity Type as "C". | VARCHAR2 | 10 |
| 49. | Corporate mobile No ISD | Specifies the International Subscriber Dialing code for Mobile Number. Applicable for Entity Type as "C" and individualDetails_preferredMode as "M". | VARCHAR2 | 10 |
| 50. | Corporate Mobile No | Specifies the Corporate Mobile Number. Applicable for Entity Type as "C" and individualDetails_preferredMode as "M". | VARCHAR2 | 10 |
| 51. | Corporate Email | Specifies the Corporate Email Details. Applicable for Entity Type as "C" and individualDetails_preferredMode as "E". | VARCHAR2 | 255 |

| 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Corporation • Partnership • Sole Partnership • Cooperative | VARCHAR2 | 20 |
| 54. | Generate PDF Statements | Indicates if PDF statement is required. Valid values are as following: <ul style="list-style-type: none"> • Y - YES • N - No | VARCHAR2 | 1 |
| 55. | Statement Type | Specifies the PDF Statement Type. Valid values are as following: <ul style="list-style-type: none"> • C - Consolidated • A - Account Level | CHAR | 1 |
| 56. | Frequency | Specifies the Statement Generation Frequency. <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • D • W • M • Q • Y | NUMBER | |
| 58. | Generate MT 940 | Indicates if MT940 is required. Valid values are as following: <ul style="list-style-type: none"> • Y - Yes • N - No | VARCHAR2 | 1 |
| 59. | Generate MT 950 | Indicates if MT950 is required. Valid values are as following: <ul style="list-style-type: none"> • Y - Yes • N - No | VARCHAR2 | 1 |
| 60. | Generate MT 942 | Indicates if MT942 is required. Valid values are as following: <ul style="list-style-type: none"> • Y - Yes • N - No | VARCHAR2 | 1 |
| 61. | Display IBAN | Indicates if IBAN is to be displayed. Valid values are as following: <ul style="list-style-type: none"> • Y- Yes • N - No | VARCHAR2 | 1 |

| 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 . Valid values are as following: <ul style="list-style-type: none"> • Y - Yes • N - No | VARCHAR2 | 1 |
| 63. | MT 942 Report Transaction Since | Applicable if Generate MT 942 is set as Y . Available options are as following: <ul style="list-style-type: none"> • 940 • 950 • 942 | VARCHAR2 | 4 |
| 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. Valid values are as following: <ul style="list-style-type: none"> • Y - Yes • N - No | VARCHAR2 | 1 |
| 66. | Generate CAMT 052 | Indicates if CAMT.052 is required. Valid values are as following: <ul style="list-style-type: none"> • Y - Yes • N - No | VARCHAR2 | 1 |
| 67. | Generate CAMT 052 On Movement | Indicates if Generate CAMT.052 is required. Valid values are as following: <ul style="list-style-type: none"> • Y - Yes • N - No | VARCHAR2 | 1 |

| 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 . Valid values are as following: <ul style="list-style-type: none"> • 052 • 053 | VARCHAR2 | 4 |
| 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 division. | VARCHAR2 | 35 |
| 83. | Structured Address Country | Specifies the structured address - country. | VARCHAR2 | 2 |

Virtual Account

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

Feed Name: virtualaccount

The following table describes the details of the file structure.

| Field Sequence Number | Field Name | Description | Data Type | Field Length |
|-----------------------|-------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|--------------|
| 1. | Action | Specifies the operation to be performed. Allowed operations are as following: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Y • N | CHAR | 1 |
| 19. | Account Frozen | Flag to indicate whether virtual account is frozen. Valid values are as following: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Y • N | CHAR | 1 |

| Field Sequence Number | Field Name | Description | Data Type | Field Length |
|-----------------------|------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|--------------|
| 21. | Balance Availability Options | Balance Options Available options are as following: <ul style="list-style-type: none"> • O - Own Balance • P - Pool Balance • B - Own Balance + Fixed Amount from Pool | CHAR | 1 |
| 22. | Fixed Amount From Pool | Specifies the Fixed Amount contribution from pool. Applicable if balAvailabilityOptions = Own Balance + Fixed Amount from Pool. | NUMBER | 22,3 |
| 23. | Overdraft Allowed | Flag to indicate whether virtual account can be overdrawn. Valid values are as following: <ul style="list-style-type: none"> • Y • N | CHAR | 1 |
| 24. | Overdraft Sanction Amount | Specifies the Overdraft amount sanctioned. | NUMBER | 22,3 |
| 25. | Credit Transactions Allowed | Flag to indicate whether credit transactions are allowed on the virtual account. Valid values are as following: <ul style="list-style-type: none"> • Y • N | CHAR | 1 |
| 26. | Debit Transactions Allowed | Flag to indicate whether debit transactions are allowed on the virtual account Valid values are as following: <ul style="list-style-type: none"> • Y • N | CHAR | 1 |
| 27. | Real Account Linkage | Specifies the Real Account Linkage. Valid values are as following: <ul style="list-style-type: none"> • S - Structure Level • A - Account Level Default value is A. | CHAR | 1 |

| Field Sequence Number | Field Name | Description | Data Type | Field Length |
|-----------------------|-------------------------------------|---------------------------------------------------------------------------------------------------------------------------|-----------|--------------|
| 28. | Real Account Number | Specifies the Real Account Number. Applicable if realAccLinkage = A. | VARCHAR2 | 20 |
| 29. | Real Account Currency | Specifies the Real Account Currency. Applicable if realAccLinkage = A. | VARCHAR2 | 3 |
| 30. | Real Account Branch | Specifies the Real Account Branch. Applicable if realAccLinkage = A. | VARCHAR2 | 3 |
| 31. | Overdraft Start Date | Specifies the Overdraft Start Date. | DATE | |
| 32. | Overdraft End Date | Specifies the Overdraft End Date. | DATE | |
| 33. | Remarks | Specifies the Account Remarks. | VARCHAR2 | 200 |
| 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

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

Feed Name: virtualAccountMap

The following table describes the details of the file structure.

| Field Sequence Number | Field Name | Description | Data Type | Field Length |
|-----------------------|-----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|--------------|
| 1. | Action | <p>Specifies the operation to be performed.</p> <p>Allowed operations are as following:</p> <ul style="list-style-type: none"> • 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 | <p>Specifies the Real Account Number linked to the account structure.</p> <p>Applicable if the value for Account Linkage is A.</p> | VARCHAR2 | 20 |
| 8. | Real Account Branch | <p>Specifies the Real Account Branch.</p> <p>Applicable if the value for Account Linkage is A.</p> | VARCHAR2 | 3 |

| Field Sequence Number | Field Name | Description | Data Type | Field Length |
|-----------------------|-------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|--------------|
| 9. | Account Linkage | Specifies the Account Linkage Type. Valid values are as following: <ul style="list-style-type: none"> • A - Real Account • G - Virtual Multi-Currency Account | CHAR | 1 |
| 10. | Account Group ID | Specifies the Virtual Multi-Currency Account. Applicable if the value for Account Linkage is G . | VARCHAR2 | 8 |
| 11. | Interest Calculation Required | Flag to indicate if Interest Calculation is required. Valid values are as following: <ul style="list-style-type: none"> • Y • N | CHAR | 1 |
| 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 sub-account 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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