

Identifier User Guide

Oracle Banking Virtual Account Management

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Identifier User Guide

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Contents

Welcome to Identifier User Guide	1
Remittance List	1
View Remittance List	1
Create Remittance List	2
Corporate Specific Rules	3
View Corporate Specific Rules	3
Create Corporate Specific Rules	3
Multi-Currencies Identifier Mapping	6
View Multi-Currencies Identifier Mapping	6
Create Multi-Currencies Identifier Mapping	7
Remittance Details	8
View Remittance Details	8
Create Remittance Details	8
File Upload	10
Remittance Details	10
Index	12
Reference and Feedback	13
References	13
Documentation Accessibility	13
Feedback and Support	13

Welcome to Identifier User Guide

The identifier based virtual accounts are used for one-time payments such as utility payments, payments of visa fees, application fees for schools and universities. The main purpose of such virtual accounts is an effective and automated reconciliation of such receivables by the receiving entities. Such accounts generally consist of two parts, they are Corporate Identifier and Remittance Identifier.

Corporate Identifiers are provided by the bank to their corporate customers to uniquely identify corporates. The corporates have the flexibility to add the second part of the account number that is, Remittance ID based on their requirement. Accounts formed in this manner can be used for receiving payments into the corporate account.

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:

Remittance List	Corporate Specific Rules
Multi-Currencies Identifier Mapping	Remittance Details
File Upload	

Remittance List

You can configure and maintain remittance lists for a customer.

View Remittance List

The summary screen provides a list of configured remittance list. You can configure remittance list using the [Create Remittance List](#).

How to reach here:

Virtual Account Management > Identifier > Remittance List > View Remittance List

Remittance List ID	Customer Number	Status
remoLID2	PW1234	Unauthorized
FC1REM001	000062	Authorized
remm56	PW1234	Unauthorized
REM011	002115	Unauthorized
remm101	10450	Unauthorized
rem13	PW3456	Unauthorized
REM101	020202	Authorized
SDIBAN01	020202	Authorized
LIST1	PW1234	Unauthorized
000462001REMITTER1	000462	Authorized

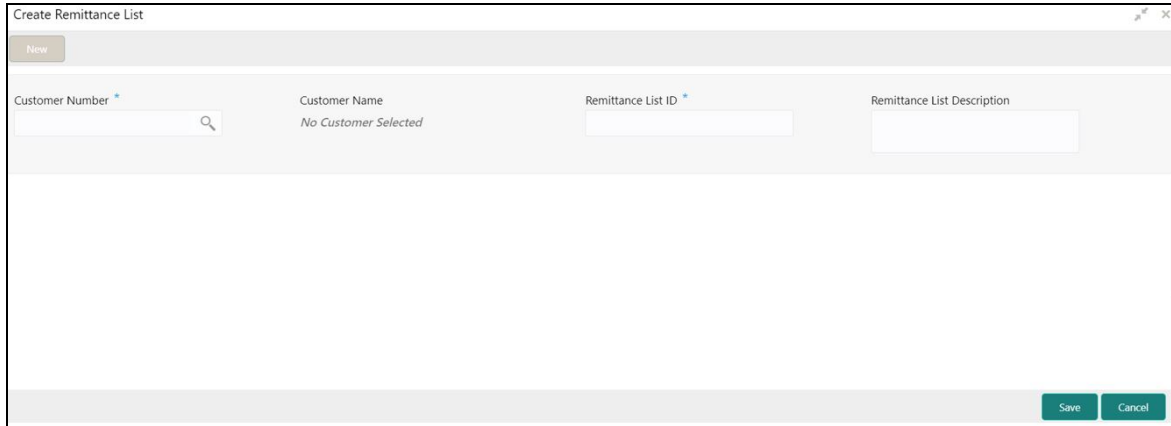
Field	Description
Remittance List ID	Displays the remittance list ID.
Customer Number	Displays the customer number associated with the remittance list ID.
Status	Displays the status of the record.

Create Remittance List

The maintenance screen allows you to configure the remittance list.

How to reach here:

Virtual Account Management > Identifier > Remittance List > Create Remittance List



How to add a remittance list:

1. In the **Create Remittance List** screen, provide the required details:
 - Customer Number: Click **Search** to view and select the required real customer number.
 - Customer Name: Based on the Customer Number selected, the information is auto-populated.
 - Remittance List ID: Enter an ID to uniquely identify the remittance list.
 - Remittance List Description: Enter additional information about the remittance list ID.
2. Click **Save**. You can view the configured remittance list ID details in the [View Remittance List](#).

After configuring the remittance list ID, you can configure the rules for a customer using the [Corporate Specific Rules](#).



Note

Viewing list of Remittance IDs

After saving a record, you can navigate to **View Remittance List** screen to view the remittance details.

1. In the selected screen, select a specific remittance list for which you want to view the remittance details. Click **View Remittance Details**, the grid with configured Remittance IDs displays.

Remittance List						
Customer Number *	Customer Name	Remittance List ID *	Remittance List Description			
020202	DEB Pvt Ltd	SDIBAN01	remittance details for new IBAN			
View Remittance Details						
Remittance ID	Virtual Account Number	IBAN Account Number	Validity Start Date	Validity End Date	Reconciliation Information	Additional Information
369	234	GB0000019234369	2018-01-01	2022-01-01	recon info	addi info
111	234	GB10000019234111	2018-01-01	2022-01-01	recon info	addi info
31	234				string	string
345	234	GB8000019234345	2018-01-18	2022-01-19	reconsi	addi
30	234		2018-02-18	2021-10-18	reconciliation1	additional1
A25	234	GB7000019234A25	2018-02-01	2018-02-01	recon info	addi info
123	234	GB0000019234123	2018-02-02	2022-02-02	recon info	addi info
70	234		2018-01-18	2022-01-19	reconsi	addi
711	234	GB4000019234711	2018-01-18	2022-01-19	reconsi	addi
35	234		2018-01-18	2022-01-19	reconsi	addi

Corporate Specific Rules

You can configure corporate specific rules to validate the virtual account and its transactions. This helps to validate the incoming virtual account and its transaction as per the corporate specific validation requirements.

View Corporate Specific Rules

The summary screen provides a list of configured corporate specific rules. You can configure corporate specific rules using the [Create Corporate Specific Rules](#).

How to reach here:

Virtual Account Management > Identifier > Corporate Specific Rules > View Corporate Specific Rules

View Corporate Specific Rule			
Customer Number: 12345678	Customer Number: 12345678	Customer Number: 12345678	Customer Number: 000039
Validation Rule ID: dfs	Validation Rule ID: dfsd	Validation Rule ID: fhg	Validation Rule ID: 989800
Unauthorized Open	Unauthorized Open	Unauthorized Open	Unauthorized Open
Customer Number: 9999	Customer Number: 000039	Customer Number: 20000106	Customer Number: 20000127
Validation Rule ID: 9030	Validation Rule ID: sdfgsd	Validation Rule ID: RULE106	Validation Rule ID: RULE127
Unauthorized Open	Unauthorized Open	Authorized Open	Authorized Open

Field	Description
Customer Number	Displays the customer number.
Validation Rule ID	Displays the unique ID of the validation rule.
Status	Displays the status of the record.

Create Corporate Specific Rules

The maintenance screen allows you to configure corporate specific rules to validate the virtual account and its transactions.

How to reach here:

Virtual Account Management > Identifier > Corporate Specific Rules > View Corporate Specific Rules

The screenshot shows the 'Create Corporate Specific Rule' form. The form is divided into several sections:

- Main Details:** Fields for Customer Number (with a search icon), Customer Name (displaying 'No Customer Selected'), Validation Rule ID (with a search icon), and Rule Description.
- Virtual Account Length:** Fields for Minimum Length and Maximum Length.
- Remittance ID Range:** Fields for Start Number and End Number.
- Remittance List:** A field for Remittance ID List with a search icon.
- Collection Period:** Fields for Start Date, End Date, Start Time, and End Time. Below these are fields for 'End Date Part of Account Number' and 'Date Format'.
- Checklist Algorithm:** Fields for Check Digit Position, Checklist Algorithm (a dropdown menu), and Include Transaction Amount (a radio button).
- Transaction Amount Range:** A section with a 'Currency' dropdown (set to 'USD'), 'From Account', and 'To Account' fields. Below are 'No data to display' and 'Page: 1 (of 0 items)'.
- Reference:** Fields for Reporting Reference, Product ID, Value Action (a dropdown menu), and Signature ID.

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

How to add a corporate specific rule:

1. In the **Create Corporate Specific Rule** screen, provide the required details:

Main 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.
- Validation Rule ID: Click **Search** to view and select the required validation rule ID.
- Rule Description: Enter additional information about the corporate specific rule.

Virtual Account Length

- Minimum Length: Enter a minimum number of characters for the account number.
- Maximum Length: Enter a maximum number of characters for the account number.

Remittance ID Range

- Start Number: Enter a start number for the remittance ID range.
- End Number: Enter an end number for the remittance ID range.

Remittance List

- Remittance ID List: Click **Search** to view and select the required remittance list. You can configure the required remittance list ID using the [Create Remittance List](#).

Collection Period

- Start Date: Select a start date for the collections from the drop-down calendar.
- End Date: Select an end date for the collections from the drop-down calendar.
- Start Time: Enter a start time for the collection.
- End Time: Enter a stop time for the collection.
- End Date Part of Account Number: By default, it is disabled. If enabled, the collection end date is expected to be part of the account number. If disabled, the account number appears as it is.
- Date Format: Select a date format from the drop-down list, if the collection end date is part of the account number.
- Start Position: Select a start position of the date, if the collection end date is part of account number.

Checksum Algorithm

- Checkdigit Position: Enter a checkdigit position.
- Checksum Algorithm: Select one of the checksum algorithm from the drop-down list:
 - Modulo 97: If selected, can have only numeric account mask.
 - Modulo 10: If selected, can have mask of length 10.
 - Modulo 11: If selected, can have either numeric or alphanumeric account mask. In case of numeric, **D** is appended to the account mask by the system and in case of alpha numeric, user must manually input **D** at the end of the mask.
 - Modulo 11: With weights this can have mask with size not more than 13.
- Include Transaction Amount: By default, it is disabled. If enabled, the transaction amount must be included in the checksum calculation. If disabled, the transaction amount is not included and displays the amount as it is.

Transaction Amount Range

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

- Currency: Click **Search** to view and select the required currency.
- From Amount: Enter the start range for the transaction amount.
- To Amount: Enter the end range for the transaction amount.

Preferences

- Reporting Preferences: Select one of the following preferences for reporting from the drop-down list:
 - Virtual Account Number: If selected, the virtual account number is reported with the transaction.
 - Remitter ID: If selected, the remittance ID is reported with the transaction.
 - Virtual Account No-Prefix: If selected, the virtual account number with a specified prefix is reported with the transaction.
 - Virtual Account No-Suffix: If selected, the virtual account number with a specified suffix is reported with the transaction.
 - Remitter ID - Prefix: If selected, the remittance ID with a specified prefix is reported with the transaction.
 - Remitter ID - Suffix: If selected, the remittance ID with a specified suffix is reported with the transaction.



Tips

Depending on the options selected the options are enabled.

- Prefix/Suffix: Enter a prefix/suffix value, if the reporting preference contains a prefix/suffix.
- Failure Action: Select an action to be performed, if the corporate specific validation rule fails during the execution for a transaction. Based on the preferences, the transaction either proceeds or is rejected.
- Exception Suffix: Enter a suffix, if the validation fails the transaction proceeds based on the preference and is suffixed with the reporting value.

3. Click **Save**. You can view the configure remittance list ID details in the [Corporate Specific Rules](#).

After you configure the remittance list ID, you can map the details in the [Multi-Currencies Identifier Mapping](#).

Multi-Currencies Identifier Mapping

You can map multi-currencies' virtual identifiers for a customer and its accounts based on the transaction currency. This allows the corporate to assign/create virtual identifier based on account numbers. The same identifier can be used to make transactions in different currencies and based on the transaction currency the account can be derived.

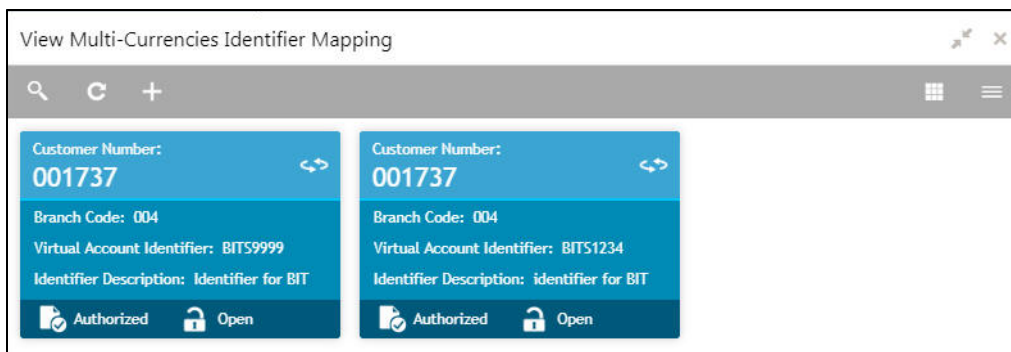
For a combination of a virtual identifier and a transaction currency, a real customer account must be mapped. A default account must be configured, if the maintenance for the transaction currency is not found. You can also map corporate specific rules for a customer using a validation rule ID.

View Multi-Currencies Identifier Mapping

The summary screen provides a list of mapped multi-currencies identifier. You can map multi-currencies identifier using the [Create Multi-Currencies Identifier Mapping](#).

How to reach here:

Virtual Account Management > Identifier > Multi-Currencies Identifier Mapping > View Multi-Currencies Identifier Mapping



Field	Description
Customer Number	Displays the real customer number for which the virtual identifier mapping is maintained.
Branch Code	Displays the branch code where virtual identifier mapping is maintained.
Virtual Account Identifier	Displays the virtual account identifier details.

Field	Description
Identifier Description	Displays additional information of the record.
Status	Displays the status of the record.

Create Multi-Currencies Identifier Mapping

The maintenance screen allows you to map multi-currencies virtual identifiers for a customer and its accounts based on the transaction currency.

How to reach here:

Virtual Account Management > Identifier > Multi-Currencies Identifier Mapping > View Multi-Currencies Identifier Mapping

How to map multiple currency identifier:

- In the **Create Multi-Currencies Identifier Mapping** page, 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.

Identifier Details

- Host Code: Click **Search** to view and select the required host code.
- Branch Code: Click **Search** to view and select the required branch code.
- Virtual Account Identifier Mask: Based on the Host Code selected, the information is auto-populated.
- Virtual Account Identifier: Enter a unique identifier for the customer which complies to the mask.
- Identifier Description: Enter additional information about the identifier.
- Validation Rule ID: Click **Search** to view and select the required validation rule ID.
- Rule Description: Based on the Validation Rule ID selected, the information is auto-populated.

Account Linkage

- Account Linkage: Select one of the options:
 - Real Account: If selected, the Real Account Number field is enabled.
 - Virtual MCA: If selected, the Virtual Multi-Currency Account field is enabled.

- Real Account Number: Click **Search** to view and select a real account number to associate the transaction currency.
 - Account Branch: Based on the Real Account Number selected, the information is auto-populated.
 - Virtual Multi-Currency Account: Click **Search** to view and select a virtual multi-currency account.
2. Click **Save**. You can view the defined mapping details in the [View Multi-Currencies Identifier Mapping](#).

Remittance Details

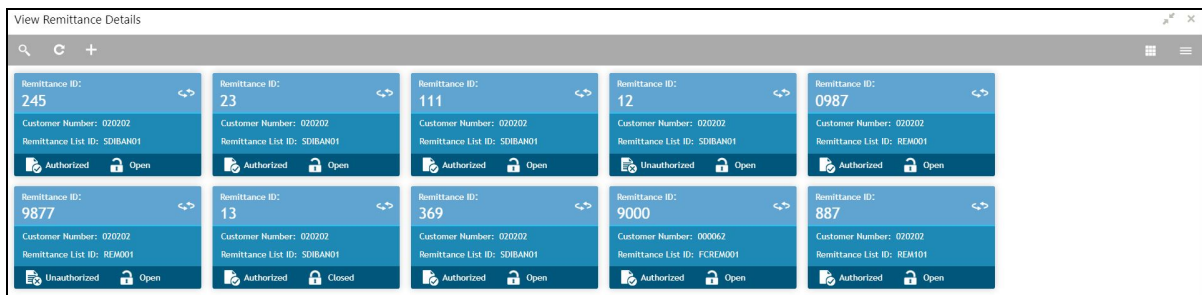
You can configure and maintain the remittance details for a corporate identifier.

View Remittance Details

The summary screen provides a list of configured remittance details. You can configure remittance details using the [Create Remittance Details](#).

How to reach here:

Virtual Account Management > Identifier > Remittance Details > View Remittance Details



Create Remittance Details

Field	Description
Remittance ID	Displays the remittance ID.
Customer Number	Displays the customer number associated with the remittance ID.
Remittance List ID	Displays the Remittance List ID.
Status	Displays the status of the record.

The maintenance screen allows you to configure the remittance details.

How to reach here:

Virtual Account Management > Identifier > Remittance Details > Create Remittance Details

How to add the remittance details:

1. In the **Create Remittance Details** screen, provide the required details:
 - Customer Number: Click **Search** to view and select the required real customer number.
 - Customer Name: Based on the Customer Number selected, the information is auto-populated.
 - Virtual Account Identifier: Click **Search** to view and select the required virtual account identifier. Displays the list of Virtual Account Identifiers, based on the customer number selected.
 - Identifier Description: Based on the Virtual Account Identifier selected, the information is auto-populated.
 - Branch Code: Based on the Virtual Account Identifier selected, the information is auto-populated.
 - Remittance List ID: Based on the Virtual Account Identifier selected, the information is auto-populated.
 - Remittance List Description: Displays the Remittance List description.

Remittance Details

- Remittance ID: Enter a remittance ID.
- Virtual Account Number: System generates the virtual account number based on the Virtual Account Identifier and Remittance ID.
Example: Let's assume below:
Virtual Account Identifier: VA12
Remittance ID: 12345
Virtual Account Number: VA1212345



Note

Virtual Account number length is validated against the Virtual Account Number range defined in corporate specific rule.

- IBAN Required: By default, this is disabled. If enabled, indicates that an IBAN must be generated.
- IBAN Account Number: System generates the IBAN based on IBAN numbering mask.



Note

If IBAN Required is selected, Remittance ID is validated against the BBAN Remittance ID Mask configured in Identifier Branch Parameters.

- Validity Start Date: Select a start date for the remittance ID from the drop-down calendar.

- Validity End Date: Select an expiry date for the remittance ID from the drop-down calendar.
- Reconciliation Information: Enter information that can be used for reconciliation.
- Additional Information: Enter additional information about the remittance ID.

2. Click **Save**. You can view the configured remittance details in the [View Remittance Details](#).

File Upload

OBVAM Application provides a facility for bulk creation of remittance details 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: remittanceDetails_27april2020
- File Format: .csv
- The processing status of the records of the file can be enquired through View File Upload Status.

Remittance Details

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

Feed Name: remittanceDetails

The following table describes the details of the 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 Remittance IDs • Modify: Modification of existing remittance IDs • Close: Closure of existing remittance IDs 		
2.	Real Customer Number	Specifies the Customer number for which Remittance id is maintained	VARCHAR2	20
3.	Virtual Identifier	Specifies the Virtual Identifier of the Corporate	VARCHAR2	15

Field Sequence Number	Field Name	Description	Data Type	Field Length
4.	Remittance ID	Specifies the unique Identification of the Remittance ID.	VARCHAR2	35
5.	IBAN Required	Specifies if IBAN is to be generated or not. Valid values are as following: <ul style="list-style-type: none"> • Y • N 	CHAR	1
6.	Validity Start Date	Specifies the start date of Remittance ID	DATE	
7.	Validity End Date	Specifies the end date of Remittance ID	DATE	
8.	Reconciliation Information	Specifies the Reference number provided by the corporate for reconciliation purpose.	VARCHAR2	255
9.	Additional Information	Specifies the additional information provided by the corporate for further use.	VARCHAR2	255
10.	Remarks	Specifies the Remarks. Applicable for closure of Remittance ID.	VARCHAR2	200

C

Corporate Specific Rules	2
Corporate Specific Rules Maintenance	3
Corporate Specific Rules Summary	2

M

Multi-Currency Identifier Mapping	6
Multi-Currency Identifier Mapping Maintenance	7
Multi-Currency Identifier Mapping Summary	6

R

Remittance Details	8
Create Remittance Details	9
View Remittance Details	8
Remittance List	2
Remittance List ID Summary	1, 8
Remittance List Maintenance	2

Reference and Feedback

References

For more information on any related features, you can refer to the following documents:

- Oracle Banking Security Management System User Guide
- Oracle Banking Common Core User Guide
- Oracle Banking Getting Started User Guide
- Oracle Banking Virtual Account Management Overview Guide
- Oracle Banking Virtual Account Management Customer and Accounts User Guide
- Oracle Banking Virtual Account Management Configuration User Guide
- Oracle Banking Virtual Account Management Transactions User Guide
- Oracle Banking Virtual Account Management Installation Guides

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