

Virtual Account Management Corporate File Upload User Manual
Oracle Banking Digital Experience
Release 21.1.0.0.0

Part No. F40800-01

May 2021

ORACLE®

Virtual Account Management Corporate File Upload User Manual
May 2021

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax:+91 22 6718 3001

www.oracle.com/financialservices/

Copyright © 2006, 2021, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Table of Contents

1. Preface	1-1
1.1 Intended Audience.....	1-1
1.2 Documentation Accessibility.....	1-1
1.3 Access to Oracle Support.....	1-1
1.4 Structure	1-1
1.5 Related Information Sources	1-1
2. Transaction Host Integration Matrix	2-1
3. Virtual Account Management File Upload.....	3-1
3.1 Upload a File.....	3-3
3.2 Uploaded Files Inquiry	3-7
4. File Approval	4-1
4.1 File Approval.....	4-1

1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction - The mandatory and conditional fields of the transaction are explained in the procedure. If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Patchset Release 21.1.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.

S No.	Transaction Name / Function Name	Oracle Banking Virtual Account Management 14.5.0.0.0
1	Virtual Accounts Creation	✓
2	Virtual Accounts Structure Creation	✓
3	Virtual Account Closure	✓
4	Remittance ID Creation	✓
	Uploaded Files Inquiry	✗
	File Approval by the approver	NH

* There is an integration required with the host system to validate some information captured as part of payee details whereas there is no storage of payees in the host.

* When the Payment Processor is Oracle Banking Payments, File Level Approvals for International Transfers as well as for RTGS Transfers will result in multiple accounting entries on the Debit Account.

[Home](#)

3. Virtual Account Management File Upload

Corporates often look forward for an option to make multiple transactions and multiple maintenances quickly and conveniently through a single file upload typically for processing the salary of the corporate staff, for making the vendor payments or even for managing their Virtual Accounts or creating invoices on buyers through uploading a file.

File Upload module of Oracle Banking Digital Experience provides with an ability to the corporate customers to manage file uploads. Various financial and non-financial type of files can be upload by the corporate using pre-defined templates resulting in saving the transaction processing time than entering single record for each transaction.

Salary payments, fund transfers, vendor payments are a few examples of financial transactions that can be supported through file upload. A non-financial file upload facilitates upload of multiple payee creation records, Virtual Account creation, Virtual Account structure creation, Virtual Account closure and remittance ID creation, at a single instance.

The File Upload functionality enables users to process:

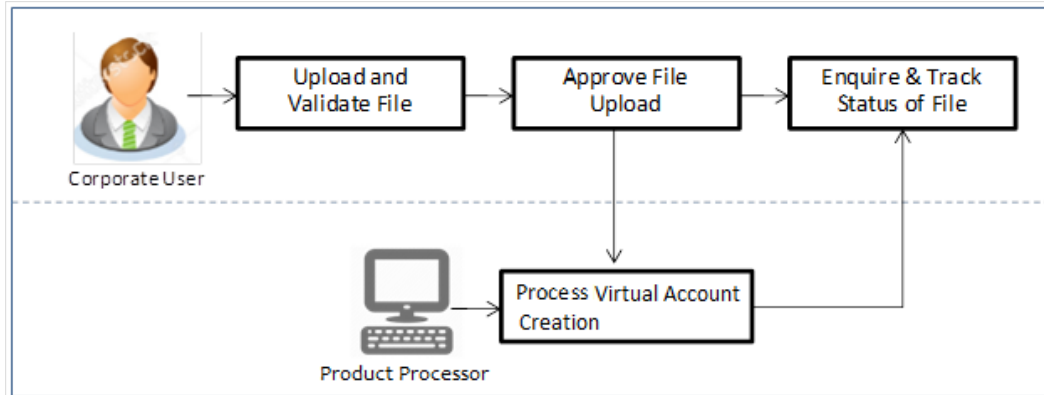
- Virtual Accounts Creation (With and without Real Accounts Linkage)
- Virtual Account Structure Creation
- Virtual Account Closure
- Remittance ID Creation

Oracle Banking Digital Experience File Upload module enables banks to upload files according to agreed operational and business rules. Also allows the users view the status of the files and records uploaded using Oracle Banking Digital Experience Platform. Further User can view and download the files which went to the error status and response file.

File Uploads facility is simple to use, has daily transaction limits and comes with the security of dual / multi signatory approvals with an option to approve the entire file (File Level approval) or each record uploaded as a part of file (Record level approval)

Features Supported In Application

- Upload a File
- Approve a File (File Authorization)
- View Uploaded Files and status of file and its records (Uploaded File Inquiry)
- Access Error file (if any)
- Access Response File



Prerequisites

- Party Preferences set for Corporate
- Corporate user is created
- Transaction and Party ID access is provided to corporate user.
- Approval rule set up for corporate user to perform the actions.
- Account and Transaction access has been provided to the user
- Access of the file identifiers are provided to the party and user to perform uploads and view other details.

3.1 Upload a File

Upload a file option provides an option to the corporate user to upload files containing multiple Virtual Account related transactions.

While files are managed entirely within the Oracle Banking Digital Experience File Uploads module, the Virtual Account management specific transactions are queued in the respective Core Banking system/Back office system, once submitted.

How to reach here:

Corporate Dashboard > Toggle Menu > File Upload > File Upload

OR

Corporate Dashboard > Quick Links > File Upload

File Upload



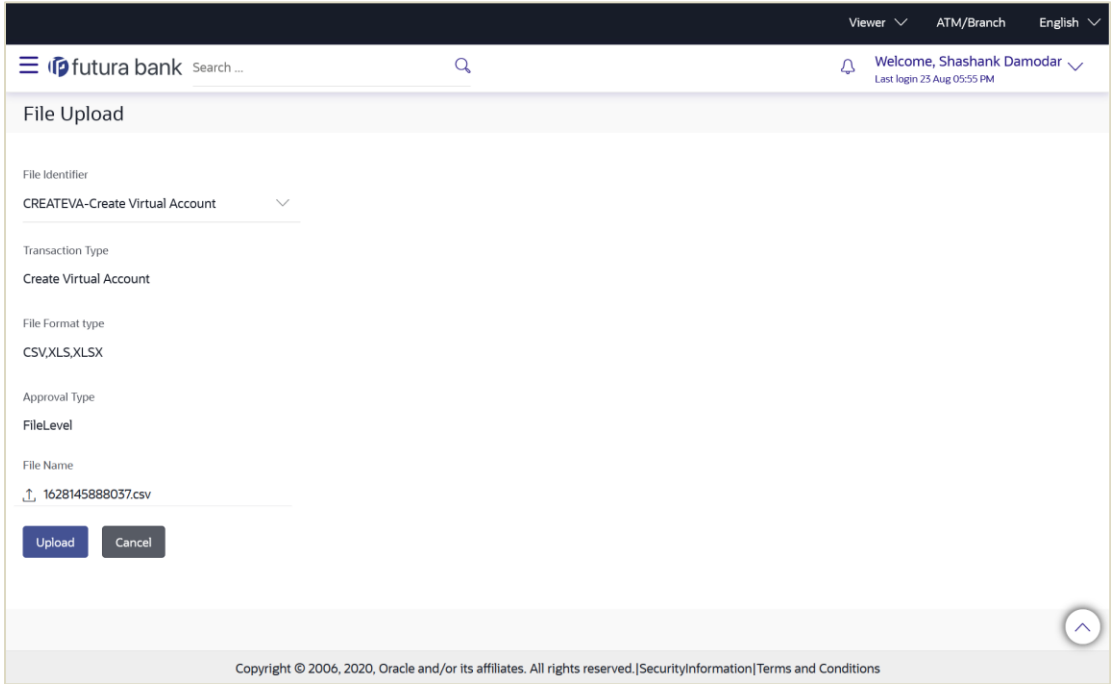
Field Description

Field Name	Description
File Identifier	File identifier created earlier, in order to identify the file. This will list the file identifiers assigned by the administrator user to the logged in user for handling of file uploads.

To upload a file:

1. From the **File Identifier** list, select the file identifier.
The File Identifier details appear.

File Upload



Field Description

Field Name	Description
File Identifier	Select the File identifier created earlier and mapped to the user in order to identify the file.
Transaction Type	<p>Displays the transaction type of the file upload.</p> <p>The transaction type applicable for Virtual Account Management:</p> <ul style="list-style-type: none"> • Virtual Account Creation (with and without Real Account Linkage) • Virtual Account Structure Creation • Virtual Account Closure • Remittance ID creation
File Format Type	<p>Displays the format in which the file can be uploaded.</p> <p>Virtual Account Management module supports only CSV and TXT file format.</p>

Note: Virtual Accounts Structure creation without child account is not supported through File Upload.

Field Name	Description
Approval Type	<p>Displays approval level of the file.</p> <p>The approval could be:</p> <ul style="list-style-type: none"> File Level: the approver accepts or rejects the entire file, and all records are either processed or rejected. <p>Information is displayed based on the parameters defined at the file identifier selected by the user.</p>
File Name	<p>Choose the file from the local machine for upload.</p> <p>Post choosing the file, displays the file name.</p>

- Click **Upload**.
OR
Click **Cancel** to abort the file uploading process.
- The success message along with the file reference ID and status of the transaction appears.
Click **OK** to complete the file upload.
OR
Click the **File Reference ID** to inquire about the uploaded file status.
The Uploaded File Inquiry screen appears.

FAQ

1. What are the different file formats that can be uploaded?

Virtual Account Management module supports only CSV and TXT file format for upload.

2. Can a file upload fail, before generating a File Reference Number?

Yes, system performs validations on the uploaded file before generating a file reference number. If one or more validations fail – the error message will be displayed on the screen and the file reference number will not be generated.

Validations include a check for maximum size, that the file is not malicious in nature; that the file is not a duplicate file, that it has the correct extension, that it is not empty etc.

[Home](#)

3.2 Uploaded Files Inquiry

Through this option the user can view the files uploaded by the corporate user using Oracle Banking Digital Experience platform (only those files that the user has access to) and their status.

- The search can be filtered on various parameters like status and file reference ID.
- The user can track the status of the file and if there is an error in the file, he / she can download the error file to arrive at the exact reason for error.
- For files in the 'Processed' status, the user can download Response file, to vet status of processing (in the host) for each record, of the file.
- The user can track file history and check Individual record details.

How to reach here:

Corporate Dashboard > Toggle Menu > File Upload > Uploaded File Inquiry
OR

Corporate Dashboard > Quick Links > Uploaded File Inquiry

3.2.1 Uploaded File Inquiry – Default View

On accessing 'Uploaded File Inquiry' option from the menu, by default screen displays the search screen of the files uploaded is displayed.

The screenshot displays the 'Uploaded Files Inquiry' search interface. At the top, there is a navigation bar with the 'futura bank' logo and a search bar. The main content area is titled 'Uploaded Files Inquiry' and contains a search form with the following fields:


- File Identifier:** Select File Identifier (dropdown menu)
- Transaction Type:** Select Transaction Type (dropdown menu)
- File Reference ID:** (text input field)
- File Name:** (text input field)
- File Status:** Select File Status (dropdown menu)
- From Date:** 27 Aug 2021 (calendar icon)
- To Date:** 27 Aug 2021 (calendar icon)

Below the search form are 'Search' and 'Clear' buttons. A 'File Status' legend is provided below the form:

- Uploaded:** File has been uploaded and file reference number is generated.
- Approved:** File has been approved.
- Rejected:** File has been rejected.
- Processing In Progress:** File is pending for liquidation.
- Error:** File has been pre-processed and contains error.
- Processed:** File is liquidated.
- Processed with Exceptions:** File is processed but some of the records are in error.
- Deleted:** File has been deleted.
- Verified:** File has been pre-processed and authorization checks are done (limit + account access check).
- Expired:** File has been expired.


At the bottom of the screen, there is a copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. [SecurityInformation]Terms and Conditions'.

3.2.2 Uploaded File Inquiry – Search Filters

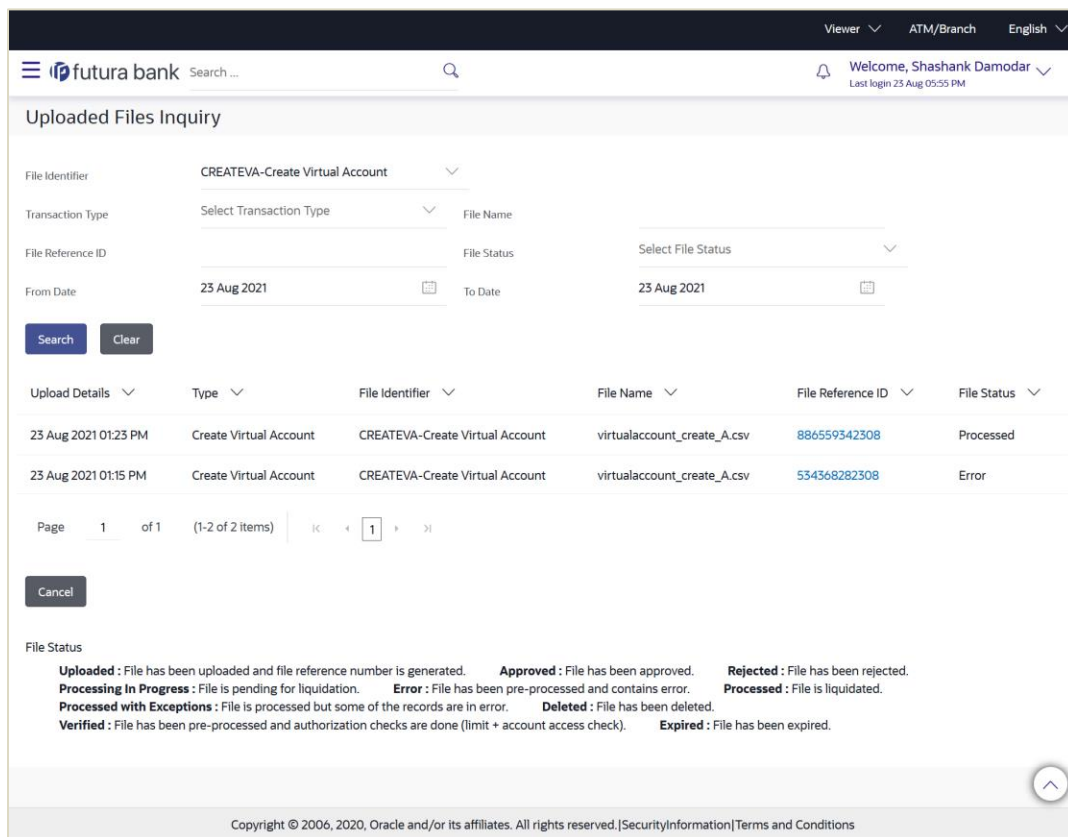
On clicking the  search filters gets enabled on the screen, corporate users can search and view the files that are uploaded under a party with the file identifier, date range, transaction type, transaction reference ID and view the record details under the same.

User is expected to provide atleast two search parameters to get the better result.

To search and view the uploaded files

1. Click  to expand the search criteria.
The search section appears.
2. Enter any two search criteria in the search section.
3. Click **Search**. The search results appear on the **Uploaded File Inquiry** screen based on the search parameters.
OR
Click **Clear** to reset the search criteria.
OR
Click **Cancel** to close the search panel.

Uploaded File Inquiry – Search



Viewer ATM/Branch English

Welcome, Shashank Damodar
Last login 23 Aug 05:55 PM

Uploaded Files Inquiry

File Identifier: CREATEVA-Create Virtual Account

Transaction Type: Select Transaction Type

File Reference ID: File Name

File Status: Select File Status

From Date: 23 Aug 2021 To Date: 23 Aug 2021

Search **Clear**

Upload Details	Type	File Identifier	File Name	File Reference ID	File Status
23 Aug 2021 01:23 PM	Create Virtual Account	CREATEVA-Create Virtual Account	virtualaccount_create_A.csv	886559342308	Processed
23 Aug 2021 01:15 PM	Create Virtual Account	CREATEVA-Create Virtual Account	virtualaccount_create_A.csv	534368282308	Error

Page 1 of 1 (1-2 of 2 items)

Cancel

File Status

Uploaded : File has been uploaded and file reference number is generated. **Approved** : File has been approved. **Rejected** : File has been rejected.
Processing In Progress : File is pending for liquidation. **Error** : File has been pre-processed and contains error. **Processed** : File is liquidated.
Processed with Exceptions : File is processed but some of the records are in error. **Deleted** : File has been deleted.
Verified : File has been pre-processed and authorization checks are done (limit + account access check). **Expired** : File has been expired.

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions


Field Description

Field Name	Description
Search	
File Identifier	File identifier created earlier in order to identify the file. This will list the file identifiers assigned by the administrator user to the logged in user for handling of file uploads
Transaction Type	Select the transaction type associated with the file.
File Name	Select the file name of the uploaded file.
File Reference ID	Select the file reference number which was generated while uploading the file.
File Status	Select the status of the file uploads. <ul style="list-style-type: none"> • Uploaded • Approved • Rejected • Processing In Progress • Error • Processed • Processed with Exceptions • Deleted • Verified • Expired
From Date	Select the From Date, to search for an uploaded file, in the specified date range.
To Date	Select the To Date, to search for an uploaded file, in the specified date range.
Search Results	
Upload Details	Displays the file upload date and time.
Type	Displays the transaction type of file uploaded
File Identifier	Displays the file identifier selected while uploading the file.
File Name	Displays the name of the uploaded file.

Field Name	Description
File Reference ID	Displays the file reference number generated after the file was uploaded.
File Status	<p>Displays the status of the uploaded file.</p> <p>The file status could be:</p> <ul style="list-style-type: none"> • Uploaded: File Uploaded and file reference number is generated. • Verified: File has been pre-processed and authorization checks done (limit + account access check). File is now Pending Approval. • Error: File has been pre-processed and contains error. The end of the life cycle of the file (File Level). The user can download the error file at this stage. • Processing in Progress: File is not yet liquidated. • Rejected: File has been rejected (File level). The end of the life cycle of the file. • Approved: File has been fully approved. • Processed: File is completely liquidated. The user can download a response file at this stage. • Processed with exception: File is partially liquidated – i.e. while some records are processed, others are not. • Expired: File has expired. • Deleted: File was deleted.

4. Click the **File Reference ID** link to view the details. The **Uploaded File Inquiry - File Details** screen appears.

OR

Click  against a specific file upload record to delete the record. A delete icon will be shown against a record.

3.2.3 Uploaded File Inquiry - File Details

Through this option, the user can view the files uploaded by the corporate user for Virtual Account Creation, Virtual Accounts Structure Creation, Virtual Account Closure and Remittance IDs with their status.

File Details – Virtual Account Creation

The screenshot shows the 'Uploaded Files Inquiry' page in the Futura Bank system. At the top, there is a navigation bar with the Futura Bank logo, a search bar, and user information: 'Welcome, Shashank Damodar' with a last login time of '23 Aug 05:55 PM'. The main content area is titled 'Uploaded Files Inquiry' and contains a 'File Details' section. This section displays the following information:

- File Name: virtualaccount_create_A.csv
- File Reference ID: 886559342308
- File Status: Processed
- Response File Download: (Download icon)
- Transaction Type: Create Virtual Account
- Number of Records: 16
- Transaction Reference ID: 2308BD67FDD7

Below the file details is a 'File Workflow' diagram consisting of five steps: 1. Uploaded, 2. Verified, 3. Approved, 4. Processing In Progress, and 5. Processed. Step 5 is currently active and highlighted in blue.

The main part of the page is a table listing the records. The table has the following columns: Record Reference Number, Virtual Entity ID, Real Account Number, Virtual Account Name, Virtual Account Number, and Status. There are 10 rows of data, all with a status of 'COMPLETED'.

Record Reference Number	Virtual Entity ID	Real Account Number	Virtual Account Name	Virtual Account Number	Status
886559342308000001	SDIVE03	HELO046200024	vinitdemo21	0000054103	COMPLETED
886559342308000006	SDIVE03	HELO046200024	vinitdemo26	0000054108	COMPLETED
886559342308000007	SDIVE03	HELO046200024	vinitdemo27	0000054109	COMPLETED
886559342308000008	SDIVE03	HELO046200024	vinitdemo28	0000054110	COMPLETED
886559342308000009	SDIVE03	HELO046200024	vinitdemo29	0000054111	COMPLETED
886559342308000010	SDIVE03	HELO046200024	vinitdemo30	0000054112	COMPLETED

At the bottom of the table, there is a pagination control showing 'Page 1 of 2 (1-10 of 16 items)' and a 'Download as' button with a dropdown menu. A 'Back' button is also present. The footer of the page contains the copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security | Information | Terms and Conditions'.

File Details – Virtual Accounts Structure Creation

The screenshot shows the 'Uploaded Files Inquiry' page for 'Virtual Accounts Structure Creation'. The file name is 'vastructure_create_G.csv' with a transaction type of 'Create Virtual Accounts Structure'. The file reference ID is 260482701607, and it contains 1 record. The file status is 'Processed' with a transaction reference ID of 1607266EC691. The workflow consists of five steps: 1. Uploaded, 2. Verified, 3. Approved, 4. Processing In Progress, and 5. Processed (highlighted in blue). Below the workflow is a table with columns: Record Reference Number, Structure Code, Structure Name, Real/Virtual Multi-Currency Account Number, and Status. The data row shows: 260482701607000001, AUTO202, AUTOMAT202, SIMCA, and COMPLETED. The page is on 1 of 1 items. There are 'Download as' and 'Back' buttons at the bottom.

Record Reference Number	Structure Code	Structure Name	Real/Virtual Multi-Currency Account Number	Status
260482701607000001	AUTO202	AUTOMAT202	SIMCA	COMPLETED

File Details – Virtual Account Closure

The screenshot shows the 'Uploaded Files Inquiry' page for 'Virtual Account Closure'. The file name is 'virtualaccount_close_new.csv' with a transaction type of 'Close Virtual Account'. The file reference ID is 358465972407, and it contains 1 record. The file status is 'Processed' with a transaction reference ID of 2407A53AD457. The workflow consists of five steps: 1. Uploaded, 2. Verified, 3. Approved, 4. Processing In Progress, and 5. Processed (highlighted in blue). Below the workflow is a table with columns: Record Reference Number, Virtual Account Number, Transfer In Virtual Account Number, Transfer Out Virtual Account Number, and Status. The data row shows: 358465972407000001, 0000010200, 0000010135, 0000010135, and COMPLETED. The page is on 1 of 1 items. There are 'Download as' and 'Back' buttons at the bottom.

Record Reference Number	Virtual Account Number	Transfer In Virtual Account Number	Transfer Out Virtual Account Number	Status
358465972407000001	0000010200	0000010135	0000010135	COMPLETED

File Details – Remittance ID

The screenshot shows the 'Uploaded Files Inquiry' page in the Futura Bank system. The page header includes the bank logo, a search bar, and user information: 'Welcome, Shashank Damodar' with a last login time of '23 Aug 05:55 PM'. The main content area is titled 'Uploaded Files Inquiry' and contains a 'File Details' section. This section displays the following information:

File Name	CrRemitterID_InsT_File1.txt	Transaction Type	Virtual Remittance
File Reference ID	124542231506	Number of Records	1
File Status	Processed	Transaction Reference ID	1506C4C0E0C8
Response File Download	Download		

Below the file details is a 'File Workflow' diagram showing five steps: 1. Uploaded, 2. Verified, 3. Approved, 4. Processing In Progress, and 5. Processed. Step 5 is currently active.

At the bottom of the page, there is a table with columns for Record Reference Number, Virtual Identifier, Remittance ID, IBAN, and Status. The table contains one record:

Record Reference Number	Virtual Identifier	Remittance ID	IBAN	Status
124542231506000001	999	999011	GB4000HEL999999011	COMPLETED



The page also includes a pagination control showing 'Page 1 of 1 (1 of 1 items)' and a 'Download as' button. The footer contains the copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'.

Field Description

Field Name	Description
File Name	Displays the file name of the uploaded file.
Transaction Type	Displays the transaction type associated with the file.
File Reference ID	Displays the file reference number, which was generated while uploading the file.
Number of Records	Displays the total number of records in the file.
File Status	Displays the status of the file uploads.
Error Report	Displays an icon to download the error file in case the uploaded file faced some runtime issue and failed to execute.
Transaction Reference ID	Displays the transaction reference number, which was generated at the time of transaction execution.
Response File Download	Displays an icon to download the response file with their status in CSV format.

Field Name	Description
File Workflow	Displays the workflow with the various stages and status of file upload.
Record List – Virtual Account Creation	
If the user is inquiring for 'Create Virtual Account' type of transaction, the following fields are displayed.	
Record Reference Number	Displays the reference ID for identification of the records. Also, click on the reference ID to view the uploaded values.
Virtual Entity ID	Displays the Virtual Entity ID under which Virtual Account is created.
Real Account Number	Displays the Real Account Number to which Virtual Account is linked. <hr/> Note: This field remains blank if the Virtual Account is not linked to any Real Account Number. <hr/>
Virtual Account Name	Displays the Virtual Account Name.
Virtual Account Number	Displays the Virtual Account Number that has been created.
Status	Displays the status of the records for the uploaded file.
Record List – Virtual Account Structure Creation	
If the user is inquiring for 'Create Virtual Account Structure' type of transaction, following fields are displayed.	
Record Reference Number	Displays the reference ID for identification of the records.
Structure Code	Displays the structure code of the Virtual Accounts structure.
Structure Name	Displays the structure name corresponding to the structure code.
Real/Virtual Multi-Currency Account Number	Displays the Real/Virtual Multi-Currency Account number linked to the structure.
Status	Displays the status of the records for the uploaded file.
Record List – Virtual Account Closure	
If the user is inquiring for 'Virtual Account Closure' type of transaction, following fields are displayed.	

Field Name	Description
Record Reference Number	Displays the reference ID for identification of the records.
Virtual Account Number	Displays the Virtual Account Number that has been closed.
Transfer In Virtual Account Number	Displays the Transfer In Virtual Account Number.
Transfer Out Virtual Account Number	Displays the Transfer Out Virtual Account Number.
Status	Displays the status of the records for the uploaded file.
Record List – Remittance ID	
If the user is inquiring for 'Create Remittance ID' type of transaction, following fields are displayed.	
Record Reference Number	Displays the reference ID for identification of the records.
Virtual Identifier	Displays the Virtual Identifier.
Remittance ID	Displays the Remittance ID.
IBAN	Displays the IBAN Number.
Status	Displays the status of the records for the uploaded file.

- In the **File Name** field, click  to download the originally uploaded file.
In the **Response File Download** field click  to download the response file.
- Click **Download as** to download the file in .pdf or .csv format.
OR
Click **Back** to navigate to the previous screen.

Note: If there is an error during file verification (i.e. the file is in error status), an option will be available to download the generated error file.

FAQ

1. What are some of the validations that a file goes through at various stages, in its life cycle?

The following are the validations performed on an uploaded file by Oracle Banking Digital Experience and subsequently by the Host, before file is liquidated.

Sr No	Events	Applicable to	Checks
1	On File Upload	All Files	File contents should not match an already uploaded file
2	On File Upload	All Files	File should not exceed the Maximum Size limit
3	On File Upload	All Files	The File Extension type should be the ones permitted
4	On File Upload	All Files	The file should not be Malicious
5	At Pre-Processing	All Files	The format for all fields, should be as templated viz., Date, Currency in accordance with ISO standards, CIF- numeric, account number-alphanumeric etc.
6	At Pre-Processing	All Files	The CIF should be valid, should exist
7	File At Pre-Processing	All Files	CIF and Real/Virtual account should belong to each other
8	At Pre-Processing	All Files	User should have access to Real/Virtual Account

2. If some records in a file are liquidated, others are deleted, what will the status of the file be?

The following table shows the file status which is followed to depict various status of the file upload. So if all the records of file are liquidated then the file status is processed, and if any of the records in the file is liquidated while all the other are rejected the file status will be processed, and if any of the records is liquidated and rest all have an error the file status will be processed with exception.

Verified	Approved	Processing in Progress	Liquidated	Rejected	Deleted	Error	File Status
All							Verified
	All						Approved
		All					Processing in Progress
			All				Processed
				All			Rejected
					All		Deleted
						All	Error
			1	1			Processed
			1		1		Processed
			1			1	Processed with exception
			1	1	1		Processed
			1	1	1	1	Processed with exception
				1	1		Deleted
				1		1	Processed with exception
					1	1	Processed with exception

3. If a working window is set for the File Upload transaction – how will processing be impacted outside of the working window?

Files with a File Type approval – will be rejected, outside of the transaction working window

4. **After a file is successfully uploaded, is the user provided notifications on its status?**

Yes, Users mapped to the FI – initiators and approvers of the file, are provided with alerts / notification, as file progresses from the Uploaded stage to Approved to Processing in Progress to the Processed stage. Alternately, users can log in to view the status of the file.

[Home](#)

4. File Approval

This option allows the approver to approve / reject the uploaded file.

In a File Approval, the approver accepts or rejects the entire file, and all records are either processed or rejected.

How to reach here:

Approver Dashboard > Pending for Approvals

4.1 File Approval

Once a file is uploaded and pre-processing checks are successfully completed, the file is pending approval, and is in the respective Approver's queue.

To approve / reject a file:

1. In the **Pending for Approval** section, select **Non Financial** in dropdown list, click the **Bulk File** tab. All the uploaded files that require approval appears.
2. Select the multiple files and click **Approve** to approve the transactions.
OR
Click the link under the **Reference No** column. The **File Details** screen appears.

Bulk File Approve / Reject

Pending for Approvals								Non Financial	
<input type="checkbox"/>	Date	File Identifier	Transaction Type	File Name	Initiated By	Reference No	Status		
<input type="checkbox"/>	02 Aug 4:48 PM	CLOSEVIRTUALACCOUNTS - Close Virtual Accounts	Close Virtual Account File	virtualaccount_close_new.csv	Sam Dworthy	404433390208	In Progress		
<input type="checkbox"/>	22 Jul 7:10 PM	CREATEVIRTUALACCOUNT - Create Virtual Accounts	Create Virtual Account File	virtualaccount_create_A.csv	Sam Dworthy	420936602207	In Progress		
Page 1 of 1 (1-2 of 2 items) < < 1 > >									

3. If you click **Approve**, the **Approval Comment** screen appears.
 - a. Enter the remarks for approval. Click **Approve**.
Transaction successfully approved message appears.
OR
4. If you click **Reject**. The **Approval Comment** screen appears.
 - a. Enter the remarks for rejection. Click **Reject**.
Transaction rejected message appears.
5. If you click **Lock**. The **Lock Comment** screen appears.
 - a. Enter the remarks for lock. Click **Lock**.
Transaction locked message appears.

Bulk File Approve / Reject / Lock – Remarks

Approval Comment ✕

Bulk File Transactions Approval

Selected Transactions (1)

Remarks (Optional)

[Home](#)