

Virtual Account Management User Manual
Oracle Banking Digital Experience
Release 21.1.0.0.0

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Virtual Account Management User Manual
August 2022

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/

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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 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.

Sr No	Transaction / Function Name	Oracle Banking Virtual Account Management 14.5.0.5.0	Oracle Banking Payments 14.5.0.0.3
1	Virtual Entity Creation and Maintenance	✓	✗
2	Virtual Account Creation and Maintenance	✓	✗
3	Virtual Accounts Structure Creation and Maintenance	✓	✗
4	Virtual Multi-Currency Account Creation and Maintenance	✓	✗
5	Transfer Money Using Virtual Accounts – Existing Internal Payee - Pay Now/ Pay Later	✓	✓
6	Transfer Money Using Virtual Accounts – Existing International Payee using (Swift code, NCC, Bank details) – Pay Now/ Pay Later	✓	✓
7	Transfer Money Using Virtual Accounts – My Accounts – Pay Now/ Pay Later	✓	✓
8	Adhoc Payment Using Virtual Accounts – Internal Payee – Pay Now/ Pay Later	✓	✓
9	Adhoc Payment Using Virtual Accounts – International Payee – (Swift code, NCC, Bank details) Pay Now/ Pay Later	✓	✓
10	Multiple Transfers Using Virtual Accounts	✓	✓
11	Move Money	✓	✗
12	Transaction Inquiry	✓	✗

Sr No	Transaction / Function Name	Oracle Banking Virtual Account Management 14.5.0.5.0	Oracle Banking Payments 14.5.0.0.3
13	Internal Credit Line creation and maintenance	✓	✗
14	Create Internal Credit Line Linkage and maintenance	✓	✗
15	Pre-Generated Statement	✓	✗
16	Adhoc Statement	✓	✗
17	Special Rate Maintenance	✓	✗
18	General Rate Maintenance	✓	✗

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3. Introduction

Virtual Accounts Management platform is a solution to reduce the complexity of money management for corporates. Virtual accounts help the large corporates to reduce the number of real accounts needed and its associated costs, provides ease of reconciliation and gives better collection, visibility and deployment of money.

Using this module, a corporate can create and manage multiple virtual entities, accounts and structures via self-service channel. User gets the benefit of an exclusive dashboard view of account information and an option to create Virtual Accounts structure to get better visibility of his cash positions.

Following features have been built for the corporate user in Virtual Account Management

- Virtual Entities – Notional entities representing the real entities
- Virtual Accounts – Notional accounts that are either linked to a real account directly or via a Virtual Accounts Structure

Pre-Requisites

- User must be having a valid corporate account

Given below are different scenarios / use cases in which Virtual Account management plays a crucial role, minimizing the various overheads.

Scenario 1

Receivable and Payable Management

Receivable and Payable Management

Scenario 1

- "ABC Industries." has more than 500 Dealers across India.
- All the dealers usually take vehicles on credit terms and after a specified time period, pay to a single current account held by "ABC Inc."
- The dealers have been specifically told to mention the "Dealer ID Number" in the remarks while paying to the current account. However, lot of dealers make mistake in providing the correct dealer ID. Few of the dealers forget to mention the dealer ID occasionally.
- This leads to lesser automated reconciliation and increases the sales outstanding.

Proposed Solution

- Creation of multiple virtual accounts and assigning one virtual account for each dealer
- Each dealer pays through the virtual account assigned to him
- This setup facilitates easy tracking of receivables from each dealer as virtual accounts are tagged to dealers
- This enables auto-reconciliation of receivables and reduces sales outstanding
- Reduces un-necessary follow-ups for receivables

```

graph TD
    CA[Current account- ABC Industries.]
    VA1[Virtual Account 1]
    VA2[Virtual Account 2]
    VAN[Virtual Account "n"]
    D1[Dealer1]
    D2[Dealer2]
    DN[Dealer "n"]

    CA --> VA1
    CA --> VA2
    CA --> VAN
    D1 -.-> VA1
    D2 -.-> VA2
    DN -.-> VAN
  
```


Scenario 2

Third Party Fund Management

Third Party Fund Management

Scenario 2

- “ABC Portfolio Management Service ” has more than 3000 customers who deposits their money on regular basis for investment purpose.
- The customers invests their money in various schemes of ABC are paid dividend as and when declared by the company..
- The customers are also required to Pay their monthly SIP's or investments on regular intervals.
- There is a need for ABC to pay interest/dividend as and when profits are declared.
- Also Keeping track of due amount from investor and calculating interests has become a massive task for ABC.

Proposed Solution

- Creation of multiple virtual accounts and assigning one virtual account for each investor
- A virtual account assigned to an investor is credited when the dividend deposits declared on profits of the corporate.
- A virtual account assigned to a investor is debited for his investments – lump sum or SIP during the month end and due date.

```

graph TD
    A[Current account-ABC Portfolio Management Service] --> B[Virtual Account 1]
    A --> C[Virtual Account 2]
    A --> D[Virtual Account 3]
    E[Investor 1] -.-> B
    F[Investor 2] -.-> C
    G[Investor 3] -.-> D
  
```

Features Supported In Application

- Overview
- Virtual Entity
- Virtual Account
- Virtual Accounts Structure
- Virtual Multi-Currency Account
- Payments Using Virtual Accounts
- Move Money
- Internal Credit Line
- Transaction Inquiry
- Pre-Generated Statement
- Adhoc Statement
- Special Rate Maintenance
- General Rate Maintenance

[Home](#)

4. Virtual Accounts Overview

Virtual account management dashboard provides various information and eases the complex data and provides the user a simplified view of current performance. It provides an overall view of all of the corporate's cash positions, balance trends and crucial account information on real accounts, Virtual Accounts and Virtual Accounts structures, depending upon the **access and role** provided to the user. Below widgets are available in VAM Overview:

- Accounts and Balances
- Virtual Entity Summary
- Position By Currency
- Balance Trends of Virtual Accounts
- Top 5 Virtual Account Balances
- Cash Positions - Overall
- Virtual Accounts Structure
- Move Money

Note: Information displayed in each widget (columns, links, Graphs, charts etc.) depends on the access to Real Accounts and Virtual Accounts user has.

Below explanation gives an idea how data in all the widgets will be shown when Access Management is applied:

- Real Accounts:
A user will see information & will be able to transact in only those VAM enabled real accounts that he has appropriate access to
- Virtual Entities:
A user will be able to see all the virtual entities that belong to the party id in context
- Virtual Accounts:
A user will see information & be able to transact in only those Virtual Accounts that he has appropriate access to
- Virtual Accounts Structures:
A user will see the full list & count of the accessible Virtual Accounts structures of the party ID in context. User can further click on the link to view the structure details.

Overview

Viewer
ATM/Branch
English

futura bank
156 Welcome, Joseph Daniel
Last login 09 Feb 06:36 PM

Accounts & Balances

Real Account - Single Currency

Account Number	Accessible Virtual Accounts	Linked Structures
xxxxxxxxxxxx0013 GBP200,049.89	125	6
xxxxxxxxxxxx0024 GBP299,658.03	105	3
xxxxxxxxxxxx0046 EUR299,454.37	45	0
xxxxxxxxxxxx0057 -EUR256,304.00	10	1

Page 1 of 1 (1-4 of 4 items)

Virtual Entity Summary

Virtual Entity	Virtual Accounts
Corp CORPC19	5
Corp CORPC20	4
Corp CORPC82	2
Sustenance Sanity Corporate Virtual Entity	43
Corp CORPC98	3

Page 1 of 9 (1-5 of 45 items)

[Create Virtual Entity](#) [Create Virtual Account](#)

Position By Currency

SDCVE01 - SDCVE01 Edit

Currency	Virtual Accounts	Balances
EUR	36	EUR233,581.99
GBP	140	GBP198,201,322.10
USD	2	USD6,666.00
INR	1	INR0.00

Page 1 of 1 (1-4 of 4 items)

Balance Trends of Virtual Accounts

You are viewing balance trends of top 5 Virtual Accounts.

SDCVE01 - SDCVE01 Edit

Top 5 Virtual Account Balances

You are viewing balances of top 5 Virtual Accounts

SDCVE01 - SDCVE01 Edit

Cash Positions - Overall

SDCVE01 - SDCVE01 Edit

Total Accounts: 140
Total Balance: GBP198,201,322.10

[View All](#)

Virtual Accounts Structure

Struct0001

VAS Test 26
xxxxxxxxxxxx0255
EUR0.00

SD TEST VA3
xxxxxxxxxxxx0154

[Create Structure](#) [View All](#)

Move Money

Real Account
xxxxxxxxxxxx0013

Balance : GBP200,049.89
Transfer From

xxxxxxxxxxxx0036 - SDCV...
Balance : -GBP576.00
Transfer To

xxxxxxxxxxxx0040 - SDCVE...
Balance : GBP165.00
Amount

GBP

[View Limits](#)

Remarks

[Move Money](#)







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4-2

Overview

Icons

Following icons are present on the dashboard:

-  : Click this icon to go to the dashboard.
-  : Click this icon to go to the Mailbox screen.
-  : Click this icon to search the transactions.
-  : Displays the welcome note with last login details. Click this icon to view the logged in user's profile or log out from the application.
-  : Click the toggle menu to access the transaction.
-  : Click this icon to close the toggle menu. This icon appears if the toggle menu is open.

Accounts & Balances

This widget gives an overall summary about VAM enabled accessible Real and Virtual Multi-Currency Accounts and how they are linked to different Virtual accounts & Virtual Accounts Structures. You can select the type of Account (Real or Virtual Multi-Currency Account) and click the link under accessible Virtual Accounts and Linked Structures column to view more details.

Virtual Entity Summary

Displays the Entity wise summary and mapped Virtual Accounts to that particular entity. You can click the Entity to view the details. You can also use the quick links to create entity or accounts.

Position By Currency

Allows you to view the Balances across all Virtual Accounts and its break-up in different currencies. User can view this information by selecting either Virtual Entity ID or Virtual Entity Name under which all linked Virtual Accounts and their currency wise position will be displayed.

Balance Trends Of Virtual Accounts

Displays the Balance trends of Virtual accounts in graphical formats. You can select the Virtual Entity ID or Virtual Entity Name, and Currency to view the trend line of Top 5 Virtual Accounts.

Top 5 Virtual Account Balances

Displays the Top five Virtual Account balances in graphical format by selecting Virtual Entity ID or Virtual Entity Name and currency. You can also rollover the cursor to view the balance under a particular account.


Cash Positions - Overall

Displays the overall cash position with total number of Virtual Accounts in various balance range and date wise transactions for selected accounts. You can view the Virtual Accounts within a particular balance group range by selecting a Virtual Entity ID or Virtual Entity Name and currency.

You can view the date wise transaction summary for Virtual Account by clicking the bar for a particular range.

Virtual Accounts Structure

Displays the contribution between Virtual Accounts and child accounts and overall balances in the form of tree. The tree displays the parent account and its immediate child account, you can view the details by clicking the expand icon.

You can select the structure code from the list to view the balance against it. You can also click  to expand the widget and get a bigger view.

Move Money

This widget allows you to transfer money from one Virtual Account to another Virtual Account that are mapped to the same real account.

[Home](#)

5. Virtual Entity

Virtual Entities are the notional entities representing the real entities. This feature allows a user to conveniently create and manage virtual entities and further create numerous Virtual Accounts under it for other transactions. Below features are supporting for managing virtual entities.

- Create Virtual Entity
- View Virtual Entity
- Edit Virtual Entity
- Close Virtual Entity

How to reach here:

Toggle Menu > Virtual Account Management > Virtual Entity > Create Entity

OR

Toggle Menu > Virtual Account Management > Overview > Entity Summary > Create Entity


5.1 Create Virtual Entity

To create Virtual Entity:

1. In the **Virtual Entity Type** field, select the appropriate option.
2. If you select the **Virtual Entity Type** as **Corporate**:
 - a. In the **Virtual Entity ID** field, enter the virtual entity ID.
 - b. In the **Virtual Entity Name** field, enter the name of the virtual entity.
 - c. From the **Corporate Type** list, select the type of corporate entity.
 - d. From the **Date of Incorporation** list, select the incorporation date.
 - e. From the **Country of Incorporation** list, select the country of incorporation.
 - f. In the **Landline** field, enter the landline phone number.

Note:

1. Click **Add Landline** link to add more landline phone numbers.

2. Click  to delete the landline phone number.

- g. In the **Mobile Number** field, enter the mobile number.
- h. In the **Email ID** field, enter the email address.
- i. In the **Preferred Mode** field, select an appropriate option.
- j. To keep Registered Address same as Real Entity, select the **Copy from Real Entity** check box.
- k. If the **Registered Address** is not same as Real Entity:
 - i. In the **Address Line 1** field, enter the first line of the correspondence address.
 - ii. In the **Address Line 2** field, enter the second line of the correspondence address.
 - iii. In the **Address Line 3** field, enter the third line of the correspondence address.
 - iv. In the **Address Line 4** field, enter the fourth line of the correspondence address.
 - v. From the **Country** list, select the country of residence.
 - vi. In the **Post Code** field, enter the postal code.

- l. To keep Correspondence Address same as Registered Address, select the **Copy from Registered Address** check box.
- m. If the **Correspondence Address** is not same as registered address:
 - i. In the **Address Line 1** field, enter the first line of the mailing address.
 - ii. In the **Address Line 2** field, enter the second line of the mailing address.
 - iii. In the **Address Line 3** field, enter the third line of the mailing address.
 - iv. In the **Address Line 4** field, enter the fourth line of the mailing address.
 - v. From the **Country** list, select the country of residence.
 - vi. In the **Post Code** field, enter the postal code.
- n. Enter the required information in **Structured Address** section.
- 3. If you select the **Virtual Entity Type** as **Individual**:
 - a. In the **Virtual Entity ID** field, enter the virtual entity ID.
 - b. In the **Virtual Entity Name** field, enter the name of the virtual entity.
 - c. In the **First Name** field, enter the first name of the individual.
 - d. In the **Last Name** field, enter the last name of the individual.
 - e. From the **Date of Birth** list, select the date of birth of the individual.
 - f. From the **Gender** list, select the gender of the individual.
 - g. From the **Nationality** list, select the nationality of the individual.
 - h. In the **National ID** field, enter the national identification code.
 - i. In the **Home Phone** field, enter the residence phone number.
 - j. In the **Work Phone** field, enter the work phone number.
 - k. In the **Mobile Number** field, enter the mobile number.
 - l. In the **Email ID** field, enter the email address.
 - m. In the **Preferred Mode** field, select an appropriate option.
 - n. To keep Registered Address same as Real Entity select the **Copy from Real Entity** check box.
 - o. If the **Registered Address** is not same as real entity:
 - i. In the **Address Line 1** field, enter the first line of the correspondence address.
 - ii. In the **Address Line 2** field, enter the second line of the correspondence address.
 - iii. In the **Address Line 3** field, enter the third line of the correspondence address.
 - iv. In the **Address Line 4** field, enter the fourth line of the correspondence address.
 - v. From the **Country** list, select the country of residence.
 - vi. In the **Post Code** field, enter the postal code.
 - p. Enter the required information in **Structured Address** section.

Note - It is configurable and can be set to **Y** or **N** based on system configuration. Out of the 14 fields of structured address, **Post Code**, **Town Name**, **Country** are the mandatory fields if structure address configured to Y as per WTR regulations.

Create Virtual Entity - Entity Information

My Dashboard ▼ ATM/Branch ▼ English ▼

🔍 v20 Welcome, Steven Donald ▼
Last login: 23 Aug 07:41 PM

Virtual Entity
Rudolf Creations | ***023

1

2

Virtual Entity Information
Other Details

Virtual Entity Details

Virtual Entity Type
 Corporate Individual

Virtual Entity Name

Date of Incorporation

Landline
 [Add Landline](#)

Email ID

Virtual Entity ID

Corporate Type
 ▼

Country of Incorporation
 ▼

Mobile Number

Preferred Mode
 Mobile Email

Registered Address

Copy from Real Entity

Address Line 1

Address Line 3

Country
 ▼

Address Line 2

Address Line 4

Post Code

Correspondence Address

Copy from Registered Address

Address Line 1

Address Line 3

Country
 ▼

Address Line 2

Address Line 4

Post Code

Structured Address

Department

Street Name

Building Name

Post Box

Postal Code

Town Location Name

Country Subdivision

Sub Department

Building Number

Floor

Room

Town Name

District Name

Country
 ▼

Next
Cancel
Back

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5-3

Field Description

Field Name	Description
Virtual Entity Information	
Virtual Entity Type	Select the type of the entity, whether the entity is Individual or Corporate.
Virtual Entity ID	Specify the unique ID assigned to each virtual entity.
Virtual Entity Name	Specify the name of the virtual entity corresponding to the entity ID.

These fields are displayed if you select the **Virtual Entity Type** as **Corporate**

Corporate Type	Select the corporate type. The options are: <ul style="list-style-type: none"> • Corporation • Co-operative • Partnership • Sole Proprietorship
Date of Incorporation	Select the date of incorporation of the corporate.
Country of Incorporation	Select the country name of the incorporation.
Landline	Specify the landline number of the corporate virtual entity holder.
Mobile Number	Specify the mobile number of the corporate virtual entity holder.
Email ID	Specify the email address of the corporate virtual entity holder.
Preferred Mode	Select the preferred mode of the corporate virtual entity holder. The preferred mode could be Mobile or Email.

Registered Address

These fields are blank and by selecting the **Copy from Real Entity** function the fields get auto populated from real entity in editable format. User can clear the fields by de-selecting the **Copy from Real Entity** check box.

Address Line 1	Specify the first line of correspondence address of the corporate virtual entity holder.
Address Line 2	Specify the second line of correspondence address of the corporate virtual entity holder.

Field Name	Description
Address Line 3	Specify the third line of correspondence address of the corporate virtual entity holder.
Address Line 4	Specify the fourth line of correspondence address of the corporate virtual entity holder.
Country	Select the country name of the corporate virtual entity holder.
Post Code	Specify the post code of the corporate virtual entity holder.
Correspondence Address	
These fields are blank and by selecting the Copy from Registered Address function the fields of correspondence address get auto populated from registered address in editable format. User can clear the fields by de-selecting the Copy from Registered Address check box.	
Address Line 1	Specify the first line of mailing address of the corporate virtual entity holder.
Address Line 2	Specify the second line of mailing address of the corporate virtual entity holder.
Address Line 3	Specify the third line of mailing address of the corporate virtual entity holder.
Address Line 4	Specify the fourth line of mailing address of the corporate virtual entity holder.
Country	Select the country name of the corporate virtual entity holder.
Post Code	Specify the post code of the corporate virtual entity holder.
Structured Address	
Department	Specify the department of the virtual entity holder.
Sub-Department	Specify the sub-department of the virtual entity holder.
Street Name	Specify the street name of the corporate virtual entity holder.
Building Number	Specify the building number of the virtual entity holder.
Building Name	Specify the building name of the virtual entity holder.
Floor	Specify the floor number of the corporate virtual entity holder.

Field Name	Description
Post Box	Specify the post box number of the virtual entity holder.
Room	Specify the room number of the corporate virtual entity holder.
Post Code	Specify the post code of the virtual entity holder.
Town Name	Specify the town name of the corporate virtual entity holder.
Town Location Name	Specify the town location name of the corporate virtual entity holder.
District Name	Specify the district name of the corporate virtual entity holder.
Country Subdivision	Specify the country subdivision of the corporate virtual entity holder.
Country	Select the country name of the corporate virtual entity holder.
These fields are displayed if you select the Virtual Entity Type as Individual	
First Name	Specify the first name of the virtual entity holder.
Last Name	Specify the last name of the virtual entity holder.
Date of Birth	Select the date of the birth of the virtual entity holder.
Gender	Select the gender of the virtual entity holder. The options are: <ul style="list-style-type: none"> • Male • Female • Other • Prefer Not to Disclose
Nationality	Specify the nationality of the virtual entity holder.
National ID	Specify the national ID of the virtual entity holder.
Home Phone	Specify the home phone number of the virtual entity holder.
Work Phone	Specify the work phone number of the virtual entity holder.
Mobile Number	Specify the mobile number of the virtual entity holder.
Email ID	Specify the email address of the virtual entity holder.

Field Name	Description
Preferred Mode	Select the preferred mode of the virtual entity holder. The preferred mode could be Mobile or Email .
Registered Address	
These fields are blank and by selecting the Copy from Real Entity function the fields get auto populated from real entity in editable format. User can clear the fields by de-selecting the Copy from Real Entity check box.	
Address Line 1	Specify the first line of mailing address of the virtual entity holder.
Address Line 2	Specify the second line of mailing address of the virtual entity holder.
Address Line 3	Specify the third line of mailing address of the virtual entity holder.
Address Line 4	Specify the fourth line of mailing address of the virtual entity holder.
Country	Select the country name of the virtual entity holder.
Post Code	Specify the post code of the virtual entity holder.
Structured Address	
Department	Specify the department of the virtual entity holder.
Sub-Department	Specify the sub-department of the virtual entity holder.
Street Name	Specify the street name of the corporate virtual entity holder.
Building Number	Specify the building number of the virtual entity holder.
Building Name	Specify the building name of the virtual entity holder.
Floor	Specify the floor number of the corporate virtual entity holder.
Post Box	Specify the post box number of the virtual entity holder.
Room	Specify the room number of the corporate virtual entity holder.
Post Code	Specify the post code of the virtual entity holder.
Town Name	Specify the town name of the corporate virtual entity holder.

Field Name	Description
Town Location Name	Specify the town location name of the corporate virtual entity holder.
District Name	Specify the district name of the corporate virtual entity holder.
Country Subdivision	Specify the country subdivision of the corporate virtual entity holder.
Country	Select the country name of the corporate virtual entity holder.

4. Click **Next** to navigate to the **Other Details** section.
OR
Click **Cancel** to cancel the transaction.
5. From the **Identification Type** list, select the identification type.
6. In the **Identification Number** field, enter the identification number corresponding to the identification type.
7. In the **Tax Identification Number** field, enter the tax identification number.
8. Select Statement preferences to get Virtual Accounts statement at consolidated or Account level.

Create Virtual Entity - Other Details

ATM/Branch English ▼

Virtual Entity
ABZ Solutions | ***462

✔
2

Virtual Entity Information
Other Details

Identification Details

Identification Type
Passport ▼

Identification Number
.....

Tax Identification Number
123456789

PDF Statement Preferences

Generate PDF

Frequency
Quarterly ▼

Statement Type
 Consolidated Account Level

Due On
1 ▼

MT Statement Preferences

Generate MT940

Generate MT942

Report Transactions Since
940 ▼

Display IBAN

Generate MT950

Generate Message Only on Movement

Generation Time

ISO Statement Preferences

Generate CAMT.053

Generate Message Only on Movement

Generation Time

Generate CAMT.052

Report Transactions Since
052 ▼

Submit
Cancel
Back

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Field Description

Field Name	Description
------------	-------------


Other Details

Identification Type Select the identification type of the virtual entity holder.

Identification Number Specify the identification number corresponding to the identification type.

Field Name	Description
Tax Identification Number	Specify the tax identification number of the virtual entity holder.
PDF Statement Preferences	
Generate PDF	Click the Generate PDF toggle if you want preference for statement download in PDF format. Below section is enabled if you click Generate PDF toggle.
Consolidated	Select the consolidated statement of all the Virtual Accounts mapped to the Virtual Entity.
Account Level	Select the account level Statement of each Virtual account mapped to the Virtual Entity.
Frequency	Select the frequency of the statement. The available options are: <ul style="list-style-type: none"> • Daily • Weekly • Monthly • Quarterly • Yearly
Due On	Select the Due day/date/month/quarter/year required for the Virtual Account statement. The available options based on the frequency selected are: <ul style="list-style-type: none"> • Daily - This field is not applicable and will not appear for Daily frequency. • Weekly - Select the day when the account statement needs to be generated for the week. • Monthly - Select the day of the month when the account statement needs to be generated for the month. Example: If Due On is selected as “31” and the current month has only 28 days, this will be considered as the last day of the month and the account statements will be generated on the last day for all the months. • Quarterly - Select the end month of quarter when the account statement needs to be generated. Statement will always be generated on the last day of the month selected. Example: If Due On is selected as “March (3)”, the account statement will be generated on the last day of the month (31st March) for the period of 1st January to 31st March. • Yearly - Select the month when the account statement needs to be generated for the year. Statement will always be generated on the last day of the month selected.

Field Name	Description
MT Statement Preferences	
Generate MT940	Click the toggle to set up your preference to download the statement in MT940 format.
Generate MT950	Click the toggle to set up your preference to download the statement in MT950 format.
Generate MT942	Click the toggle to set up your preference to download the statement in MT942 format.
Generate Message Only on Movement	Click the toggle to generate message only on movement. This field is enabled if you click the Generate MT942 toggle.
Report Transactions Since	Select since when you want the statement to be generated. This field is enabled if you click the Generate MT942 toggle.
Generation Time	Select the time when the statement is needed. This field is enabled if you click the Generate MT942 toggle.
Display IBAN	Click the toggle to set up the preference for IBAN which will be applicable for the all the Virtual Accounts linked under this entity.
ISO Statement Preferences	
Generate CAMT.053	Click the toggle to set up your preference to download the statement in CAMT.053 format.
Generate CAMT.052	Click the toggle to set up your preference to download the statement in CAMT.052 format.
Generate Message Only on Movement	Click the toggle to generate message only if there is any transaction posted. This field is enabled if you click the Generate CAMT.052 toggle.
Report Transactions Since	Select since when you want the statement to be generated. This field is enabled if you click the Generate CAMT.052 toggle.
Generation Time	Select the time when the statement is needed. This field is enabled if you click the Generate CAMT.052 toggle.

9. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
10. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click  against the section that you want to edit. The screen appears in editable form.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
User is directed to **Entity Information** screen with values in editable form.
11. The success message of Virtual Entity creation appears along with the reference number and status of the transaction.
OR
Click **Go To Dashboard** to navigate to the dashboard.
OR
Click **Go To Overview** to navigate to the Virtual Account management dashboard.
OR
Click **Create Virtual Entities** to create more virtual entities.
OR
Click **Create Virtual Accounts** to create Virtual Accounts.

5.2 View Virtual Entity

By default, all the entities are displayed. In case if you wish to search a particular entity, you can do so by entering the search criteria.

To view virtual entity:

1. In the **Virtual Entity ID** field, enter the virtual entity ID.
2. In the **Virtual Entity Name** field, enter the virtual entity name.
3. Click **Search** to view virtual entities.
The search result corresponding to the search criteria is displayed.
OR
Click **Clear** to clear the search criteria.
OR
Click **Cancel** to cancel the transaction.

View Virtual Entity

ATM/Branch English

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Last login: 28 Jan 04:18 PM

Virtual Entity
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Virtual Entity ID
|

Virtual Entity Name

Search Clear

Entity List

Virtual Entity ID & Name	Virtual Entity Type	Creation Date	Mapped Virtual Accounts	Status
CORPC19 Corp CORPC19	Corporate	07 Apr 2018	3	Active
CORPC20 Corp CORPC20	Corporate	07 Apr 2018	4	Active
CORPC82 Corp CORPC82	Corporate	07 Apr 2018	2	Active
SSCVE01 Sustenance Sanity Corporate Virtual Entity	Corporate	07 Apr 2018	27	Active
SSIVE01 XXXXXX	Individual	07 Apr 2018	0	Closed
SIVCE01 XXXXXX	Corporate	07 Apr 2018	0	Closed
CORPC98 Corp CORPC98	Corporate	07 Apr 2018	3	Active
aaaaa11 XXXXXX	Corporate	07 Apr 2018	0	Closed
jjjj11 jjjj11	Corporate	07 Apr 2018	0	Active
abcd11 XXXXXX	Corporate	07 Apr 2018	0	Closed

Page 1 of 6 (1-10 of 57 items) < 1 2 3 4 5 6 > x

Cancel

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Field Description

Field Name	Description
Virtual Entity ID	Specify the unique ID assigned to each virtual entity.
Virtual Entity Name	Specify the name of the virtual entity corresponding to the entity ID.
Entity List	
Virtual Entity ID & Name	Displays the entity ID and name corresponding to the search criteria.
Virtual Entity Type	Displays the type of the entity, whether the entity is Individual or Corporate.
Creation Date	Displays the virtual entity creation date.
Mapped Virtual Accounts	Displays the count of all the child accounts mapped to the virtual entity.
Status	Displays the status of the virtual entity, whether the virtual entity is active or closed.

4. Click the **Virtual Entity ID & Name** link to view the virtual entity details. The **Virtual Entity - View** screen appears.

Virtual Entity - View

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last login 24 Aug 2018 PM

Virtual Entity
Edit

Rudolf Creations | ***023

Virtual Entity Name Support Retest VED1 Active	Virtual Entity ID 001RT	Virtual Entity Type Corporate
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Virtual Entity Details

Virtual Entity Name Support Retest VED1	Corporate Type Corporation
Date of Incorporation 19 Apr 2012	Country of Incorporation Great Britain
Landline +44 75757609	Alternate Landline +44 75757909
Mobile Number +44 8783700096	Email ID 001rt@vu.com
Preferred Mode Mobile	Wapped Virtual Accounts 1

Registered Address

Address Line 1 791	Address Line 2 51 St. Williams Street
Address Line 3 Williams Street	Address Line 4 London
Country Great Britain	Post Code NR33RT

Correspondence Address

Address Line 1 791	Address Line 2 51 St. Williams Street
Address Line 3 Williams Street	Address Line 4 London
Country Great Britain	Post Code NR33RT

Structured Address

Department IT	Sub Department HR
Street Name Williams Street	Building Number 6/75
Building Name Apex	Floor 4th
Post Box 5609	Room 403
Postal Code 5671	Town Name London
Town Location Name Center	District Name London
Country Subdivision West	Country Great Britain

Identification Details

Identification Type National ID	Identification Number xxxxxxxx9009
Tax Identification Number UK76978678786	

PDF Statement Preferences

Generate PDF Yes	Statement Type Consolidated
Frequency Weekly	Due On Monday

MT Statement Preferences

Generate MT 940 Yes	Generate MT 960 Yes
Generate MT 942 Yes	Generate Message Only on Movement Yes
Report Transactions Since 942	Generation Time 02:00:05:00
Display BAN Yes	

ISO Statement Preferences

Generate CAMT.053 Yes	Generate CAMT.052 Yes
Generate Message Only on Movement Yes	Report Transactions Since 052
Generation Time 03:00	

Edit
Close
Back

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Field Description

Field Name	Description
Virtual Entity Details	
Virtual Entity Name	Displays the name of the virtual entity with the status.
Virtual Entity ID	Displays the unique ID assigned to each virtual entity.
Virtual Entity Type	Displays the type of the entity, whether the entity is Individual or Corporate.
Virtual Entity Name	Displays the name of the virtual entity corresponding to the entity ID.
These fields are displayed if you view the Corporate entity type.	
Corporate Type	The corporate type. The options are: <ul style="list-style-type: none"> • Corporation • Co-operative • Partnership • Sole Proprietorship
Date of Incorporation	Displays the date of incorporation of the corporate.
Country of Incorporation	Displays the country name of the incorporation.
Landline	Displays the landline number of the corporate virtual entity holder. Note: This field will not appear if landline number is not given while creation.
Alternate Landline	Displays the alternate landline number of the corporate virtual entity holder. Note: This field will not appear if alternate landline number is not given while creation.
Mobile Number	Displays the mobile number of the virtual entity holder. Note: This field will not appear if mobile number is not given while creation.
Email ID	Displays the email address of the virtual entity holder. Note: This field will not appear if email id is not given while creation.

Field Name	Description
Preferred Mode	Displays the preferred mode of the virtual entity holder. The preferred mode could be Mobile or Email.
Mapped Virtual Accounts	Displays the count of all the child accounts mapped to the virtual entity.
Registered Address	
Address Line 1	Displays the correspondence address line 1 of the virtual entity holder.
Address Line 2	Displays the correspondence address line 2 of the virtual entity holder.
Address Line 3	Displays the correspondence address line 3 of the virtual entity holder.
Address Line 4	Displays the correspondence address line 4 of the virtual entity holder.
Country	Displays the country name of the virtual entity holder.
Post Code	Displays the post code of the virtual entity holder.
Correspondence Address	
Address Line 1	Displays the first line of mailing address of the corporate virtual entity holder.
Address Line 2	Displays the second line of mailing address of the corporate virtual entity holder.
Address Line 3	Displays the third line of mailing address of the corporate virtual entity holder.
Address Line 4	Displays the fourth line of mailing address of the corporate virtual entity holder.
Country	Displays the country name of the corporate virtual entity holder.
Post Code	Displays the post code of the corporate virtual entity holder.
Structured Address	
Department	Displays the department of the virtual entity holder.
Sub-Department	Displays the sub-department of the virtual entity holder.
Street Name	Displays the street name of the corporate virtual entity holder.

Field Name	Description
Building Number	Displays the building number of the virtual entity holder.
Building Name	Displays the building name of the virtual entity holder.
Floor	Displays the floor number of the corporate virtual entity holder.
Post Box	Displays the post box number of the virtual entity holder.
Room	Displays the room number of the corporate virtual entity holder.
Post Code	Displays the post code of the virtual entity holder.
Town Name	Displays the town name of the corporate virtual entity holder.
Town Location Name	Displays the town location name of the corporate virtual entity holder.
District Name	Displays the district name of the corporate virtual entity holder.
Country Subdivision	Displays the country subdivision of the corporate virtual entity holder.
Country	Displays the country name of the corporate virtual entity holder.
These fields are displayed if you select the Virtual Entity Type as Individual	
First Name	Displays the first name of the virtual entity holder.
Last Name	Displays the last name of the virtual entity holder.
Date of Birth	Displays the date of the birth of the virtual entity holder.
Gender	Displays the gender of the virtual entity holder.
Nationality	Displays the nationality of the virtual entity holder.
National ID	Displays the national ID of the virtual entity holder.
Home Phone	Displays the home phone number of the virtual entity holder.
Work Phone	Displays the work phone number of the virtual entity holder.
Mobile Number	Displays the mobile number of the virtual entity holder.
Email ID	Displays the email address of the virtual entity holder.
Preferred Mode	Displays the preferred mode of the virtual entity holder. The preferred mode could be Mobile or Email.

Field Name	Description
Mapped Virtual Accounts	Displays the count of all the child accounts mapped to the virtual entity.
Registered Address	
Address Line 1	Displays the correspondence address line 1 of the virtual entity holder.
Address Line 2	Displays the correspondence address line 2 of the virtual entity holder.
Address Line 3	Displays the correspondence address line 3 of the virtual entity holder.
Address Line 4	Displays the correspondence address line 4 of the virtual entity holder.
Country	Displays the country name of the virtual entity holder.
Post Code	Displays the post code of the virtual entity holder.
Structured Address	
Department	Displays the department of the virtual entity holder.
Sub-Department	Displays the sub-department of the virtual entity holder.
Street Name	Displays the street name of the corporate virtual entity holder.
Building Number	Displays the building number of the virtual entity holder.
Building Name	Displays the building name of the virtual entity holder.
Floor	Displays the floor number of the corporate virtual entity holder.
Post Box	Displays the post box number of the virtual entity holder.
Room	Displays the room number of the corporate virtual entity holder.
Post Code	Displays the post code of the virtual entity holder.
Town Name	Displays the town name of the corporate virtual entity holder.
Town Location Name	Displays the town location name of the corporate virtual entity holder.
District Name	Displays the district name of the corporate virtual entity holder.
Country Subdivision	Displays the country subdivision of the corporate virtual entity holder.

Field Name	Description
Country	Displays the country name of the corporate virtual entity holder.
Identification Details	
Identification Type	Displays the identification type of the virtual entity holder.
Identification Number	Displays the identification number corresponding to the identification type.
Tax Identification Number	Displays the tax identification number of the virtual entity holder.
PDF Statement Preferences	
Generate PDF	Displays the generate PDF if enabled.
Consolidated	Displays the consolidated statement of all the Virtual Accounts mapped to the Virtual Entity.
Account Level	Displays the account level Statement of each Virtual account mapped to the Virtual Entity.
Frequency	Displays the frequency of the statement. The available options are: <ul style="list-style-type: none"> • Daily • Weekly • Monthly • Quarterly • Yearly
Due On	<p>Displays the Due day/date/month/quarter/year required for the Virtual Account statement.</p> <p>The available options based on the frequency selected are:</p> <ul style="list-style-type: none"> • Daily - This field is not applicable and will not appear for Daily frequency. • Weekly - Displays the day when the account statement needs to be generated for the week. • Monthly - Displays the day of the month when the account statement needs to be generated for the month. <p>Example: If Due On is selected as “31” and the current month has only 28 days, this will be considered as the last day of the month and the account statements will be generated on the last day for all the months.</p> • Quarterly - Displays the end month of quarter when the account statement needs to be generated. Statement will always be generated on the last day of the month selected. <p>Example: If Due On is selected as “March (3)”, the account statement will be generated on the last day of the month (31st March) for the period of 1st January to 31st March.</p> • Yearly - Displays the month when the account statement needs to be generated for the year. Statement will always be generated on the last day of the month selected.

Field Name	Description
MT Statement Preferences	
Generate MT940	Displays the preference to download the statement in MT940 format.
Generate MT950	Displays the preference to download the statement in MT950 format.
Generate MT942	Displays the preference to download the statement in MT942 format.
Generate Message Only on Movement	Displays the generate message only on movement.
Report Transactions Since	Displays the since when the statement to be generated.
Generation Time	Displays the time when the statement is needed.
Display IBAN	Displays the preference for IBAN which will be applicable for the all the Virtual Accounts linked under this entity.
ISO Statement Preferences	
Generate CAMT.053	Displays the preference to download the statement in CAMT.053 format.
Generate CAMT.052	Displays the preference to download the statement in CAMT.052 format.
Generate Message Only on Movement	Displays the preference for generating message only on movement
Report Transactions Since	Displays the report transactions
Generation Time	Displays the time when the statement is needed.

5. Click **Edit** to modify and update the virtual entity.
OR
Click **Close** to close the virtual entity.
OR
Click **Back** to navigate back to previous screen.

5.3 Edit Virtual Entity

To edit virtual entity:

1. Navigate to the **View Virtual Entity** screen.
2. In the **Virtual Entity ID** field, enter the unique id of the virtual entity whose details you want to edit.
OR
In the **Virtual Entity Name** field, enter the name of the virtual entity whose details you want to edit.
OR
Click the desired record under the **Virtual Entity ID & Name** column. The record details are displayed.
3. Click **Search**. The search results appear based on the search parameters defined.
OR
Click **Clear** if you want to reset the search parameters.
OR
Click **Cancel** if you want to cancel the transaction
4. Click the **Virtual Entity ID & Name** link. The **Virtual Entity - View** screen appears.
5. Click **Edit**. The **Edit Virtual Entity - Virtual Entity Information** screen is displayed.

Edit Virtual Entity - Virtual Entity Information

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futura bank

 Welcome, Steven Donald
Last login 24-Aug 10:01 AM

Virtual Entity
Rudolf Creations | ***023

1
2

Virtual Entity Information
Other Details

Virtual Entity Name	Virtual Entity ID	Virtual Entity Type
Support Retest VE01 Open	001RT	Corporate

Virtual Entity Details

<p>Virtual Entity Name Support Retest VE01</p> <p>Date of Incorporation 20 Apr 2020 </p> <p>Landline <input type="text"/> Add Landline</p> <p>Email ID <input type="text"/></p> <p>Mapped Virtual Accounts 1</p>	<p>Corporate Type Corporation ▼</p> <p>Country of Incorporation Great Britain ▼</p> <p>Mobile Number 44 <input type="text"/> 8788700098</p> <p>Preferred Mode <input checked="" type="radio"/> Mobile <input type="radio"/> Email </p>
---	---

Registered Address

Copy from Real Entity

<p>Address Line 1 791</p> <p>Address Line 3 <input type="text"/></p> <p>Country Great Britain ▼</p>	<p>Address Line 2 51 St. Williams Street</p> <p>Address Line 4 <input type="text"/></p> <p>Post Code NRS3RT</p>
--	---

Correspondence Address

Copy from Registered Address

<p>Address Line 1 791</p> <p>Address Line 3 <input type="text"/></p> <p>Country Great Britain ▼</p>	<p>Address Line 2 51 St. Williams Street</p> <p>Address Line 4 <input type="text"/></p> <p>Post Code NRS3RT</p>
--	---

Structured Address

<p>Department <input type="text"/></p> <p>Street Name <input type="text"/></p> <p>Building Name <input type="text"/></p> <p>Post Box <input type="text"/></p> <p>Postal Code 5671</p> <p>Town Location Name <input type="text"/></p> <p>Country Subdivision <input type="text"/></p>	<p>Sub Department <input type="text"/></p> <p>Building Number <input type="text"/></p> <p>Floor <input type="text"/></p> <p>Room <input type="text"/></p> <p>Town Name London</p> <p>District Name <input type="text"/></p> <p>Country Great Britain ▼</p>
--	---

Next
Cancel
Back

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Field Description

Field Name	Description
Virtual Entity Information	
Virtual Entity Name	Displays the name of the virtual entity corresponding to the entity ID.
Virtual Entity ID	Displays the unique ID assigned to each virtual entity.
Virtual Entity Type	Displays the type of the entity, whether the entity is Individual or Corporate.
Virtual Entity Details	
Virtual Entity Name	Specify the name of the virtual entity corresponding to the entity ID.
These fields are displayed if you edit the Corporate entity type.	
Corporate Type	Select the corporate type. The options are: <ul style="list-style-type: none"> • Corporation • Co-operative • Partnership • Sole Proprietorship
Date of Incorporation	Select the date of incorporation of the corporate.
Country of Incorporation	Select the country name of the incorporation.
Landline	Specify the landline number of the corporate virtual entity holder.
Mobile Number	Specify the mobile number of the corporate virtual entity holder.
Email ID	Specify the email address of the corporate virtual entity holder.
Preferred Mode	Specify the preferred mode of the corporate virtual entity holder. The preferred mode could be Mobile or Email.
Mapped Virtual Accounts	Displays the count of all the child accounts mapped to the virtual entity.

Field Name	Description
Registered Address	
These fields are blank and by selecting the Copy from Real Entity function the fields get auto populated from real entity in editable format. User can clear the fields by de-selecting the Copy from Real Entity check box.	
Address Line 1	Specify the first line of address of the corporate virtual entity holder.
Address Line 2	Specify the second line of address of the corporate virtual entity holder.
Address Line 3	Specify the third line of address of the corporate virtual entity holder.
Address Line 4	Specify the fourth line of address of the corporate virtual entity holder.
Country	Select the country name of the corporate virtual entity holder.
Post Code	Specify the post code of the corporate virtual entity holder.
Correspondence Address	
These fields are blank and by selecting the Copy from Registered Address function the fields of registered address get auto populated from real entity in editable format. User can clear the fields by de-selecting the Copy from Registered Address check box.	
Address Line 1	Specify the first line of mailing address of the corporate virtual entity holder.
Address Line 2	Specify the second line of mailing address of the corporate virtual entity holder.
Address Line 3	Specify the third line of mailing address of the corporate virtual entity holder.
Address Line 4	Specify the fourth line of mailing address of the corporate virtual entity holder.
Country	Select the country name of the corporate virtual entity holder.
Post Code	Specify the post code of the corporate virtual entity holder.
Structured Address	
Department	Specify the department of the virtual entity holder.

Field Name	Description
Sub-Department	Specify the sub-department of the virtual entity holder.
Street Name	Specify the street name of the corporate virtual entity holder.
Building Number	Specify the building number of the virtual entity holder.
Building Name	Specify the building name of the virtual entity holder.
Floor	Specify the floor number of the corporate virtual entity holder.
Post Box	Specify the post box number of the virtual entity holder.
Room	Specify the room number of the corporate virtual entity holder.
Post Code	Specify the post code of the virtual entity holder.
Town Name	Specify the town name of the corporate virtual entity holder.
Town Location Name	Specify the town location name of the corporate virtual entity holder.
District Name	Specify the district name of the corporate virtual entity holder.
Country Subdivision	Specify the country subdivision of the corporate virtual entity holder.
Country	Select the country name of the corporate virtual entity holder.
These fields are displayed if you select the Virtual Entity Type as Individual	
First Name	Specify the first name of the virtual entity holder.
Last Name	Specify the last name of the virtual entity holder.
Date of Birth	Specify the date of the birth of the virtual entity holder.
Gender	Specify the gender of the virtual entity holder. The options are: <ul style="list-style-type: none"> • Male • Female • Other • Prefer Not to Disclose
Nationality	Specify the nationality of the virtual entity holder.

Field Name	Description
National ID	Specify the national ID of the virtual entity holder.
Home Phone	Specify the home phone number of the virtual entity holder.
Work Phone	Specify the work phone number of the virtual entity holder.
Mobile Number	Specify the mobile number of the virtual entity holder.
Email ID	Specify the email address of the virtual entity holder.
Preferred Mode	Select the preferred mode of the virtual entity holder. The preferred mode could be Mobile or Email .
Registered Address	
These fields are blank and by selecting the Copy from Real Entity function the fields get auto populated from real entity in editable format. User can clear the fields by de-selecting the Copy from Real Entity check box.	
Address Line 1	Specify the first line of mailing address of the virtual entity holder.
Address Line 2	Specify the second line of mailing address of the virtual entity holder.
Address Line 3	Specify the third line of mailing address of the virtual entity holder.
Address Line 4	Specify the fourth line of mailing address of the virtual entity holder.
Country	Specify the country name of the virtual entity holder.
Post Code	Specify the post code of the virtual entity holder.
Structured Address	
Department	Specify the department of the virtual entity holder.
Sub-Department	Specify the sub-department of the virtual entity holder.
Street Name	Specify the street name of the corporate virtual entity holder.
Building Number	Specify the building number of the virtual entity holder.
Building Name	Specify the building name of the virtual entity holder.

Field Name	Description
Floor	Specify the floor number of the corporate virtual entity holder.
Post Box	Specify the post box number of the virtual entity holder.
Room	Specify the room number of the corporate virtual entity holder.
Post Code	Specify the post code of the virtual entity holder.
Town Name	Specify the town name of the corporate virtual entity holder.
Town Location Name	Specify the town location name of the corporate virtual entity holder.
District Name	Specify the district name of the corporate virtual entity holder.
Country Subdivision	Specify the country subdivision of the corporate virtual entity holder.
Country	Select the country name of the corporate virtual entity holder.

6. Click **Next**.
OR
Click **Cancel** to cancel the transaction.

Edit Virtual Entity - Other Details

ATM/Branch
English

Virtual Entity
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Virtual Entity Information
2
Other Details

Virtual Entity Name
Sustenance Sanity Corporate Virtual Entity Open

Virtual Entity Id
SSCVE01

Virtual Entity Type
Individual

Identification Details

Identification Type
Passport

Tax Identification Number
780098718872

Identification Number

PDF Statement Preferences

Generate PDF

Frequency
Monthly

Statement Type
 Consolidated Account Level

Due On
4

MT Statement Preferences

Generate MT940

Generate MT942

Report Transactions Since
940

Display IBAN

Generate MT950

Generate Message Only on Movement

Generation Time

ISO Statement Preferences

Generate CAMT.053

Generate Message Only on Movement

Generation Time
02:00

Generate CAMT.052

Report Transactions Since
053

Submit
Cancel
Back

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Field Description

Field Name	Description
------------	-------------

Identification Details

Identification Type	Select the identification type of the virtual entity holder.
----------------------------	--

Field Name	Description
Identification Number	Specify the identification number corresponding to the identification type.
Tax Identification Number	Specify the tax identification number of the virtual entity holder.
PDF Statement Preferences	
Generate PDF	Click the Generate PDF toggle if you want preference for statement download in PDF format. Below section is enabled if you click Generate PDF toggle.
Consolidated	Select the consolidated statement of all the Virtual Accounts mapped to the Virtual Entity.
Account Level	Select the account level Statement of each Virtual account mapped to the Virtual Entity.
Frequency	Select the frequency of the statement. The available options are: <ul style="list-style-type: none"> • Daily • Weekly • Monthly • Quarterly • Yearly
Due On	Select the Due day/date/month/quarter/year required for the Virtual Account statement. The available options based on the frequency selected are: <ul style="list-style-type: none"> • Daily - This field is not applicable and will not appear for Daily frequency. • Weekly - Select the day when the account statement needs to be generated for the week. • Monthly - Select the day of the month when the account statement needs to be generated for the month. Example: If Due On is selected as “31” and the current month has only 28 days, this will be considered as the last day of the month and the account statements will be generated on the last day for all the months. • Quarterly - Select the end month of quarter when the account statement needs to be generated. Statement will always be generated on the last day of the month selected. Example: If Due On is selected as “March (3)”, the account statement will be generated on the last day of the month (31st March) for the period of 1st January to 31st March. • Yearly - Select the month when the account statement needs to be generated for the year. Statement will always be generated on the last day of the month selected.

Field Name	Description
MT Statement Preferences	
Generate MT940	Click the toggle to set up your preference to download the statement in MT940 format.
Generate MT950	Click the toggle to set up your preference to download the statement in MT950 format.
Generate MT942	Click the toggle to set up your preference to download the statement in MT942 format.
Generate Message Only on Movement	Click the toggle to generate message only on movement. This field is enabled if you click the Generate MT942 toggle.
Report Transactions Since	Select since when you want the statement to be generated. This field is enabled if you click the Generate MT942 toggle.
Generation Time	Specify the time when the statement is needed. This field is enabled if you click the Generate MT942 toggle.
Display IBAN	Click the toggle to set up the preference for IBAN which will be applicable for the all the Virtual Accounts linked under this entity.
ISO Statement Preferences	
Generate CAMT.053	Click the toggle to set up your preference to download the statement in CAMT.053 format.
Generate CAMT.052	Click the toggle to set up your preference to download the statement in CAMT.052 format.
Generate Message Only on Movement	Click the toggle to generate message only if there is any transaction posted. This field is enabled if you click the Generate CAMT.052 toggle.
Report Transactions Since	Select since when you want the statement to be generated. This field is enabled if you click the Generate CAMT.052 toggle.
Generation Time	Specify the time when the statement is needed. This field is enabled if you click the Generate CAMT.052 toggle.

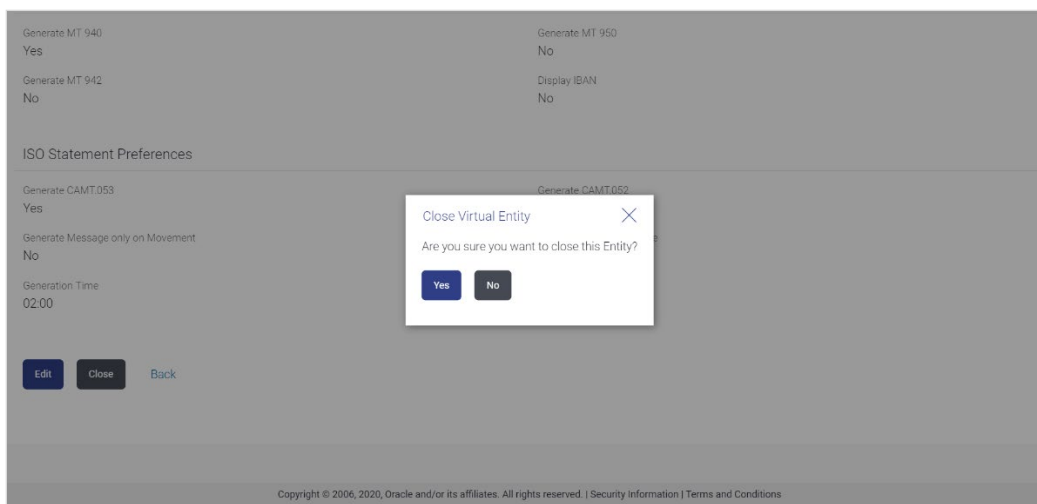
7. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
8. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
User is directed to **Other Details** screen with values in editable form.
9. The success message of **Virtual Entity** updation appears along with the reference number.
OR
Click **Go To Dashboard** to navigate to the dashboard.
OR
Click **Go To Overview** to navigate to the Virtual Account management dashboard.
OR
Click **Create Virtual Entities** to create virtual entities.
OR
Click **Create Virtual Accounts** to create Virtual Accounts.

5.4 Close Virtual Entity

To close virtual entity:

1. Navigate to the View Virtual Entity and in the **Virtual Entity ID** field, enter the unique id of the virtual entity whose details you want to edit.
OR
In the **Virtual Entity Name** field, enter the name of the virtual entity whose details you want to edit.
OR
Click the desired record under the **Virtual Entity ID & Name** column. The record details are displayed.
2. Click **Search**. The search results appear based on the search parameters defined.
OR
Click **Clear** if you want to reset the search parameters.
OR
Click **Cancel** if you want to cancel the transaction.
3. Click the **Virtual Entity ID & Name** link. The **Virtual Entity – View** screen appears.
4. Click **Close**. The message is displayed prompting for record closing.

Close Virtual Entity



Note: You can close an entity, only if all the balances of the Virtual Accounts under that particular entity is zero and closed.

5. Click **Yes** to close the virtual entity. The success message of Virtual Entity deletion is displayed along with the reference number.
OR
Click **No** if you do not wish to close the Virtual Entity.
6. Click **Go to Dashboard** to navigate to the dashboard screen.

[Home](#)

6. Virtual Account

Virtual accounts are notional accounts, which represents real accounts, and they are linked either to a real account directly or linked via Virtual Accounts structure. These accounts are series of dummy accounts used to make and receive payments on behalf of one physical account. Virtual accounts also offer corporates the ability to reconcile payments in real time.

This feature allows following:

- Create Virtual Account
- View Virtual Account
- Edit Virtual Account
- Close Virtual Account

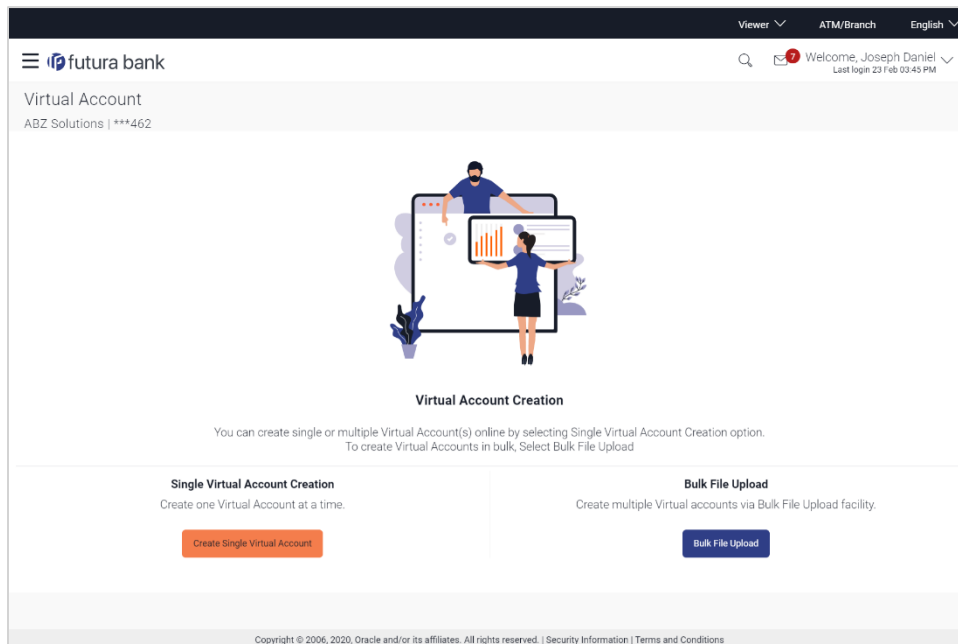
6.1 Create Virtual Account

How to reach here:

Toggle Menu > Virtual Account Management > Virtual Account > Create Virtual Account
OR


Toggle Menu > Virtual Account Management > Overview > Virtual Entity Summary > Create Virtual Account

Virtual Account Creation



1. Click **Single Virtual Account Creation** to create one Virtual Account.
OR
Click **Bulk File Upload** to create the multiple Virtual Accounts through Bulk File Upload.

To create Virtual Account:


1. In the **Virtual Entity ID & Name** field, enter the virtual Entity ID or Name and, click .
2. From the **Branch Name** list, select the branch where Virtual Account is to be opened.
3. In the **Virtual Account Name** field, enter the Virtual Account name.
4. From the **Product** list, select the Virtual Account product.
5. In the **Purpose** field, enter the purpose of account opening.
6. From the **Currency** list, select the Virtual Account currency.
7. In the **Linkage** type, select the linkage type as Structure or Real Account.
8. If you select **Structure** option, select the structure name and parent account number from the respective list.
9. If you select **Real Account** option, select the real account number from the **Real Account Number** list.
10. Move the **Interest Calculation Required** slider to calculate interest on the Virtual Account.

Note: Application displays the **Interest Rates** link for the product where the interest rates are maintained. Click on the link to view the details of interest rates maintained for the selected Virtual Account product.

11. To keep Correspondence Address as Virtual Entity address, select the **Copy from Virtual Entity** check box.
12. If the **Correspondence Address** is not same as entity address:
 - a. In the **Address Line 1** field, enter the first line of the correspondence address.
 - b. In the **Address Line 2** field, enter the second line of the correspondence address.
 - c. In the **Address Line 3** field, enter the third line of the correspondence address.
 - d. In the **Address Line 4** field, enter the fourth line of the correspondence address.
 - e. From the **Country** list, select the country.
 - f. In the **Post Code** field, enter the postal code.
13. To keep Structured Address same as Virtual Entity address, select the **Copy from Virtual Entity** check box.
OR
Enter the required information in **Structured Address** fields.
14. Move the **IBAN Required** slider to avail the IBAN.
15. Move the **Balance Check for Debits** slider to check the account balance while debiting the account.
16. Select the appropriate option from the **Balance Availability Option** list.
 - a. If you select **Fixed Amount In Pool** option from the **Balance Availability Option** list, enter the amount in the **Fixed Amount In Pool** field.
17. Move the **Debit Transaction Allowed** slider to debit the Virtual Account.
18. Move the **Credit Transaction Allowed** slider to credit the Virtual Account.
19. Move the **Overdraft Allowed** slider to avail the overdraft facility on the Virtual Account.
 - a. If you select **Overdraft Allowed** option, enter the fixed overdraft amount in the **Overdraft Amount** field.

Create Virtual Account

My Dashboard ▾ ATM/Branch English ▾



🔍 📧 690 Welcome, Steven Donald ▾
Last login 24 Aug 10:01 AM

Virtual Account
 Rudolf Creations | ***023

Account Details

Virtual Entity ID & Name <input type="text" value="Search..."/>	Branch Name Please Select ▾
Virtual Account Name <input type="text"/>	Product DXP1 - OBDX Product 1 🔍
Purpose <input type="text"/>	Currency Please Select ▾
Linkage <input checked="" type="radio"/> Structure <input type="radio"/> Real Account	Structure Name Retest Structure 02 ▾
Parent Account Please Select ▾	Interest Calculation Required <input checked="" type="checkbox"/> Interest Rates

Correspondence Address

Copy from Virtual Entity

Address Line 1 <input type="text"/>	Address Line 2 <input type="text"/>
Address Line 3 <input type="text"/>	Address Line 4 <input type="text"/>
Country Please Select ▾	Post Code <input type="text"/>

Structured Address

Copy from Virtual Entity

Department <input type="text"/>	Sub Department <input type="text"/>
Street Name <input type="text"/>	Building Number <input type="text"/>
Building Name <input type="text"/>	Floor <input type="text"/>
Post Box <input type="text"/>	Room <input type="text"/>
Postal Code <input type="text"/>	Town Name <input type="text"/>
Town Location Name <input type="text"/>	District Name <input type="text"/>
Country Subdivision <input type="text"/>	Country Please Select ▾

Preferences

IBAN Required <input type="checkbox"/>	Balance Check For Debits <input type="checkbox"/>
Balance Availability Option Please Select ▾	Debit Transaction Allowed <input checked="" type="checkbox"/>
Credit Transaction Allowed <input checked="" type="checkbox"/>	Overdraft Allowed <input checked="" type="checkbox"/>
Overdraft Amount <input type="text"/>	

Submit
Cancel
Back

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Interest Rates popup

Interest Rates ✕					
Interest Product	Rate Description	Effective Date	Currency	Rate	Rate Code
Debit Interest Product		07 Nov 2021		10.00%	RATE1
Debit Interest Product		09 Nov 2021		10.00%	RATE1
Debit Interest Product		09 Nov 2022		10.00%	RATE1
Debit Interest Product	Rate1	28 Oct 2020		-100.00%	RATE
Debit Interest Product	Rate3	28 Oct 2020		100.00%	RATE1
Debit Interest Product	Rate2	28 Oct 2020		-0.03%	RATE1
Debit Interest Product	Rate3	03 Nov 2020		4.50%	RATE1
Debit Interest Product	Rate1	03 Nov 2020		1.20%	RATE1
Debit Interest Product	Rate2	03 Nov 2020		3.30%	RATE1
Debit Interest Product	Rate3	04 Nov 2020		12.00%	RATE1

Page 1 of 6 (1-10 of 58 items) ⏪ < 1 2 3 4 5 6 > ⏩

ⓘ These are the prevailing rates for this Virtual Account and can be changed through Interest Maintenance Transaction.

Field Description

Field Name	Description
Account Details	
Virtual Entity ID & Name	Select the virtual entity ID and name under which the Virtual Accounts are created.
Branch Name	Select the Branch Name where Virtual Account is to be created. Note: User can view the branch names for which he has access to.
Virtual Account Name	Specify the name of the Virtual Account holder. Note: Virtual Account Name is defaulted same as Virtual Entity however same can be modified manually.
Product	Select the product in which Virtual Account to be created.

Field Name	Description
Purpose	Specify the purpose of the creating a Virtual Account.
Currency	Select the currency of the Virtual Account. <hr/> Note: Currency which are applicable for the selected Product will only be populated in the list. <hr/>
Linkage	Select the linkage type. The options are <ul style="list-style-type: none"> • Structure • Real Account
Structure Name	Select the structure name to which the Virtual Account has to be added. This field is displayed if Structure is selected as Linkage preference.
Parent Account Number	Select the Parent account number to which the Virtual Account has to be linked. This field is displayed if Structure is selected as Linkage preference.
Real Account Number	Select the Real account number to which the Virtual Account has to be linked. This field is displayed if Real Account is selected as Linkage preference.
Interest Calculation Required	Move the slider to display the applicable Interest Rates for the selected Virtual Account. <hr/> Note: Interest Calculation Required gets automatically enabled, if it is supported for the selected product. It can be disabled if the user does not require it. If the Interest Calculation is not supported for the selected product and it will be in disabled mode, then the user cannot change it. <hr/>
Interest Rates	Interest rates link is displayed for only those products where the interest calculation required is supported and toggle is enabled. If the user has not selected the Product, Branch & Currency fields, the appropriate error message will appear.

Field Name	Description
Interest Rates popup	
On selection of Virtual Account product, application displays the interest rates maintained for the product. Below mentioned field are displayed.	
Note: Interest Rates popup will appear only if the user selects Product, Currency and Branch Name.	
Interest Product	Displays the name of the interest product for which the interest rates are maintained.
Rate Description	Displays the description of the interest rate.
Effective Date	Displays the date from which the interest rate is effective.
Currency	Displays the name of the currency name under which the Virtual Account is to be opened.
Rate	Displays the interest rate maintained for the product.
Rate Code	Displays the rate code maintained for the product.
Correspondence Address	
These fields are blank and by selecting the Copy from Virtual Entity function the fields of correspondence address get auto populated from Virtual entity address in editable format. User can clear the fields by de-selecting the Copy from Virtual Entity check box.	
Address Line 1	Specify the correspondence address line 1 of the Virtual Account holder.
Address Line 2	Specify the correspondence address line 2 of the Virtual Account holder.
Address Line 3	Specify the correspondence address line 3 of the Virtual Account holder.
Address Line 4	Specify the correspondence address line 4 of the Virtual Account holder.
Country	Select the country name of the corporate virtual entity holder.
Post Code	Specify the post code of the Virtual Account holder.
Structured Address	
These fields are blank and by selecting the Copy from Virtual Entity function the fields of structured address get auto populated from Virtual entity address in editable format. User can clear the fields by de-selecting the Copy from Virtual Entity check box.	

Field Name	Description
Department	Specify the department of the Virtual Account holder.
Sub-Department	Specify the sub-department of the Virtual Account holder.
Street Name	Specify the street name of the corporate Virtual Account holder.
Building Number	Specify the building number of the Virtual Account holder.
Building Name	Specify the building name of the Virtual Account holder.
Floor	Specify the floor number of the corporate Virtual Account holder.
Post Box	Specify the post box number of the Virtual Account holder.
Room	Specify the room number of the corporate Virtual Account holder.
Post Code	Specify the post code of the Virtual Account holder.
Town Name	Specify the town name of the corporate Virtual Account holder.
Town Location Name	Specify the town location name of the corporate Virtual Account holder.
District Name	Specify the district name of the corporate Virtual Account holder.
Country Subdivision	Specify the country subdivision of the corporate Virtual Account holder.
Country	Select the country name of the corporate Virtual Account holder.
Preferences	
Note: Preferences will be defaulted as per product selected by the user. If preferences are defaulted as No, same cannot be changed later.	
IBAN Required	Move the slider to avail IBAN. Note: if the IBAN required is selected as No during Virtual Account creation, the same cannot be modified later.
Balance Check For Debits	Move the slider to avail balance check while debiting the account.

Field Name	Description
Balance Availability Option	Select the balance availability preference in the Virtual Account. The options are: <ul style="list-style-type: none"> • Own Balance • Pool Balance • Fixed Amount In Pool Balance
Fixed Amount In Pool Currency	Specify the fixed amount to be used from the pool. This field is displayed if you select Fixed Amount In Pool Balance option from the Balance Availability Option list.
Debit Transaction Allowed	Move the slider to avail debit transaction preference on the Virtual Account.
Credit Transaction Allowed	Move the slider to avail credit transaction preference on the Virtual Account.
Overdraft Allowed	Move the slider to avail overdraft preference on the Virtual Account.
Overdraft Amount	Specify the fixed amount as overdraft on the Virtual Account. This field is displayed if you select Overdraft Allowed preference.

20. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
21. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
22. The success message of Virtual Account creation appears along with the reference number, status and Virtual Account details. Click **Go To Dashboard** to navigate to the dashboard screen.
OR
Click **Go To Overview** to navigate to the Virtual Account management dashboard.
OR
Click **Create More Accounts** to create Virtual Accounts.
OR
Click **Create Structure** to create structure.

6.2 View Virtual Account

By default, all the Virtual Accounts are displayed. In case if you wish to search a particular account, you can do so by entering the search criteria.

How to reach here:

Toggle Menu > Virtual Account Management > Virtual Account > View/Edit Virtual Account

To view Virtual Account:

1. In the **Virtual Account Number** field, enter the Virtual Account Number.
OR
In the **Virtual Account Name** field, enter the Virtual Account name.
OR
From the **Virtual Entity** field, select the virtual entity Id or name.
OR
In the **IBAN** field, enter the IBAN Number.
OR
From the **Branch Name** field, select the Branch name of the Virtual Account.
Or
From the **Currency** field, select the currency of the Virtual Account.
Or
From the **Linkage type** field, select the Linkage type.
Or
From the **Status** field, select the status.
2. Click **Search** to view Virtual Account.
The search result corresponding to the search criteria is displayed.
OR
Click **Clear** to clear the search criteria.
OR
Click **Cancel** to cancel the transaction.

View Virtual Account

Viewer
ATM/Branch
English

199 Welcome, Bad Karma
Last login 20 Nov 02:01 PM

Virtual Account

ABZ Solutions | ***462

Virtual Account Number

Virtual Entity

Search... ▼

Branch Name

Select ▼

Linkage Type

Select ▼

Virtual Account Name

IBAN

Currency

Select ▼

Status

Select ▼

Hide More Options

Search
Clear

Account List

Virtual Account No. & Name	IBAN	Virtual Entity ID & Name	Branch Name	Currency	Linkage Type	Status
xxxxxxxxxxxx0024 SDCVE01 VA002 Edit b	GB0000HELOBPR0	SDCVE01 SDCVE01 Edit	HEL FC UNIVERSAL BANK	GBP	Structure	Active
xxxxxxxxxxxx0036 SDCVE01 VA002	-	SDCVE01 SDCVE01 Edit	HEL FC UNIVERSAL BANK	GBP	Real Account	Active
xxxxxxxxxxxx0040 SDCVE01 VA006	000HELDEF10	SDCVE01 SDCVE01 Edit	HEL FC UNIVERSAL BANK	GBP	Real Account	Closed
xxxxxxxxxxxx0042 SDCVE01 VA008	-	SDCVE01 SDCVE01 Edit	HEL FC UNIVERSAL BANK	GBP	Real Account	Closed
xxxxxxxxxxxx0045 SDCVE01 VA011	000HELDEF10	SDCVE01 SDCVE01 Edit	HEL FC UNIVERSAL BANK	GBP	Real Account	Active
xxxxxxxxxxxx0046 SDCVE01 VA012	-	SDCVE01 SDCVE01 Edit	HEL FC UNIVERSAL BANK	GBP	Real Account	Active
xxxxxxxxxxxx0063 ExchangeRateVA	GB0000HELOBPR0	SDIVE01 SD Virtual Corporate Entity 001 New	HEL FC UNIVERSAL BANK	GBP	Real Account	Active
xxxxxxxxxxxx0065 SDCVE01 VA013	-	SDCVE01 SDCVE01 Edit	HEL FC UNIVERSAL BANK	GBP	Real Account	Active
xxxxxxxxxxxx0067 ExchangeRateVA	-	SDIVE01 SD Virtual Corporate Entity 001 New	HEL FC UNIVERSAL BANK	GBP	Real Account	Active
xxxxxxxxxxxx0068 ExchangeRateVA	GB0000HELOBPR0	SDIVE01 SD Virtual Corporate Entity 001 New	HEL FC UNIVERSAL BANK	GBP	Real Account	Active

Page 1 of 47 (1-10 of 470 items) | ⌂ < 1 2 3 4 5 ... 47 > ⌂

① You are viewing the details of only those virtual accounts which you have an access to.

Cancel

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Field Description

Field Name	Description
Virtual Account Number	Specify the account number assigned to virtual entity.
Virtual Account Name	Option to Search by Virtual Account Name.
Show More Options	
More options to select search criteria.	
Below fields appear if you expand Show More Options .	
Virtual Entity	Select the Virtual Entity to which the Virtual Account belongs. User can search by either Virtual Entity ID or name.
IBAN	Option to search by IBAN of the Virtual Account.
Branch Name	Option to search by branch name of the Virtual Account.
Currency	Option to search by currency of the Virtual Account.
Linkage Type	Option to search by Virtual Account linkages. User can select search parameter from the drop down - if linked to a Real Account or linked to a Structure.
Status	Option to search by status if active, inactive, or closed.
Account List	
Virtual Account No. & Name	Displays the account number and name corresponding to the search criteria.
IBAN	Displays the IBAN of the Virtual Account.
Virtual Entity ID & Name	Displays the ID and name of the virtual entity corresponding to the Virtual Accounts.
Branch Name	Displays the Branch Name of the Virtual Account.
Currency	Displays the currency of the Virtual Account.
Linkage Type	Displays the Virtual Account Linkages. If the account is linked to a Real Account, Linked to a Structure.
Status	Displays the status of the Virtual Account, whether the Virtual Account is active, inactive, or closed.

3. Click the Virtual **Account Number & Name** link to view the Virtual Account details. The **Virtual Account - View** screen appears.

Virtual Account – View

My Dashboard ▾ ATM/Branch English ▾



🔍
📧 699 Welcome, Steven Donald ▾
Last login 24 Aug 04:48 PM

Virtual Account

Rudolf Creations | ***023 [Edit](#)

Virtual Account Name

Support Retest VE01 Active

Virtual Account Number

xxxxxxxxxxxx0127

Available Balance

USD 12,345.00

Account Details

[Transaction Inquiry](#)

<p>Virtual Account Name</p> <p>Support Retest VE01</p> <p>Branch Name</p> <p>Main Branch</p> <p>Currency</p> <p>US Dollar</p> <p>Structure Name</p> <p>Struct11</p> <p>Interest Calculation Required</p> <p>Yes Interest History</p>	<p>Virtual Entity ID & Name</p> <p>001RT - Support Retest VE01</p> <p>Product</p> <p>MP01 - Maintenance Product 01</p> <p>Linkage</p> <p>Structure</p> <p>Parent Account</p> <p>xxxxxxxxxxxx0080</p> <p>Creation Date</p> <p>20 Apr 2020</p>
--	---

Correspondence Address

<p>Address Line 1</p> <p>791</p> <p>Address Line 3</p> <p>Williams Street</p> <p>Country</p> <p>Great britain</p>	<p>Address Line 2</p> <p>51 St. Williams Street</p> <p>Address Line 4</p> <p>London</p> <p>Post Code</p> <p>NR53RT</p>
---	--

Structured Address

<p>Postal Code</p> <p>777777</p> <p>Country</p> <p>US</p>	<p>Town Name</p> <p>testn</p>
---	-------------------------------

Preferences

<p>IBAN Required</p> <p>No</p> <p>Balance Availability Option</p> <p>Own Balance</p> <p>Credit Transaction Allowed</p> <p>Yes</p> <p>Overdraft Allowed</p> <p>Yes</p>	<p>Balance Check For Debits</p> <p>No</p> <p>Debit Transaction Allowed</p> <p>Yes</p> <p>Account Frozen</p> <p>No</p> <p>Overdraft Amount</p> <p>USD 12,345.00</p>
--	--

Edit
Back

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Interest Rates

Interest Rates ✕					
Interest Product	Rate Description	Effective Date	Currency	Rate	Rate Code
Debit Interest Product		07 Nov 2021		10.00%	RATE1
Debit Interest Product		09 Nov 2021		10.00%	RATE1
Debit Interest Product		09 Nov 2022		10.00%	RATE1
Debit Interest Product	Rate1	28 Oct 2020		-100.00%	RATE
Debit Interest Product	Rate3	28 Oct 2020		100.00%	RATE1
Debit Interest Product	Rate2	28 Oct 2020		-0.03%	RATE1
Debit Interest Product	Rate3	03 Nov 2020		4.50%	RATE1
Debit Interest Product	Rate1	03 Nov 2020		1.20%	RATE1
Debit Interest Product	Rate2	03 Nov 2020		3.30%	RATE1
Debit Interest Product	Rate3	04 Nov 2020		12.00%	RATE1

Page 1 of 6 (1-10 of 58 items) ⏪ < 1 2 3 4 5 6 > ⏩

ⓘ These are the prevailing rates for this Virtual Account and can be changed through Interest Maintenance Transaction.

Interest History popup

Interest History ✕									
From Date		To Date							
01 Apr 2018 📅		01 Jul 2018 📅							
Search		Clear							
Interest Details									Download
Start Date	End Date	Interest Product	Gross Credit Interest	Tax Deducted	Net Credit Interest	Debit Interest	Last Accrual Date	Liquidation Date	
03 May 2018	02 Jun 2018	ICP2	EUR102.85	EUR0.00	EUR102.85	EUR0.00	09 May 2018	-	
01 May 2018	02 May 2018	ICP2	EUR153.61	EUR0.00	EUR153.61	EUR0.00	-	02 May 2018	
01 Apr 2018	07 Apr 2018	ICP2	EUR146.30	EUR0.00	EUR146.30	EUR0.00	-	07 Apr 2018	

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

ⓘ The inquiry result covers the accrual and liquidation events occurring between the From & To dates chosen.

Field Description

Field Name	Description
Virtual Account Name	Displays the Virtual Account name with Status Tag if Active, Inactive, or Closed.
Virtual Account Number	Displays the Virtual Account Number.
Available Balance	Displays the balance details of Virtual account and related child accounts.
	Note: On click, users can view the balance for particular Virtual Account only including child contributions.

Account Details

Virtual Account Name	Displays the name of the Virtual Account corresponding to the account number.
Virtual Entity ID & Name	Displays the name and ID of the virtual entity.
Branch Name	Displays the Branch Name of the Virtual Account.
Product	Displays the product name under which the Virtual Account is opened.
Purpose	Displays the purpose of the Virtual Account.
Currency	Displays the currency associated with the Virtual Account.
Linkage	Displays the linkage type of the Virtual Account to Structure or Real Account.
Structure Name	Displays the name of the structure to which the Virtual Account is added. This field appears only if the linkage type is selected as Structure.
Parent Account Number	Displays the parent account number to which the Virtual Account is linked. This field appears only if the linkage type is selected as Structure.
Real Account Number	Displays the Real account number to which the Virtual Account is linked. This field appears only if the linkage type is selected as Real Account.

Field Name	Description
Interest Calculation Required	Displays whether interest calculation is required at the account level.
Interest Rates	Displays the Interest Rates link for Virtual Account where the interest calculation is required.
Interest History	Displays the Interest History for Virtual Account where the interest calculation is required.
Creation Date	Displays the account creation date.

Interest Rates popup

Application displays the interest rates maintained for Virtual Account. Below mentioned fields are displayed.

Interest Product	Displays the name of the interest product for which the interest rates are maintained.
Rate Description	Displays the description of the interest rate.
Effective Date	Displays the date from which the interest rate is effective.
Currency	Displays the name of the currency name under which the Virtual Account is to be opened.
Rate	Displays the interest rate maintained for the product.
Rate Code	Displays the rate code maintained for the product.

Interest History popup

Popup displays the interest history between the selected dates for the product. Below mentioned field are displayed.

By Default, Interest History will be populated for the last 6 months whichever configured at the system.

From Date	Specify the date from when the interest history must be generated.
To Date	Specify the date till when the interest history must be generated.

Interest details

Click **Search** to view Interest details for the product.

Click **Clear** to clear the search criteria.

Click **Download** to download the interest details in .csv format.

Field Name	Description
Start Date	Displays the date from when the interest is calculated.
End Date	Displays the date till when the interest is calculated.
Interest Product	Displays the name of the interest product for which the interest history is generated.
Gross Credit Interest	Displays the gross credit interest.
Tax Deducted	Displays the tax deducted for the interest.
Net Credit Interest	Displays the net credit interest.
Debit Interest	Displays the debit interest.
Last Accrual Date	Displays the last date when the interest is accrued.
Liquidation Date	Displays the liquidation date.
Correspondence Address	
Address Line 1	Displays the correspondence address line 1 of the Virtual Account holder.
Address Line 2	Displays the correspondence address line 2 of the Virtual Account holder.
Address Line 3	Displays the correspondence address line 3 of the Virtual Account holder.
Address Line 4	Displays the correspondence address line 4 of the Virtual Account holder.
Country	Displays the country name of the Virtual Account holder.
Post Code	Displays the post code of the Virtual Account holder.
Structured Address	
Department	Displays the department of the Virtual Account holder.
Sub-Department	Displays the sub-department of the Virtual Account holder.
Street Name	Displays the street name of the corporate Virtual Account holder.

Field Name	Description
Building Number	Displays the building number of the Virtual Account holder.
Building Name	Displays the building name of the Virtual Account holder.
Floor	Displays the floor number of the corporate Virtual Account holder.
Post Box	Displays the post box number of the Virtual Account holder.
Room	Displays the room number of the corporate Virtual Account holder.
Post Code	Displays the post code of the Virtual Account holder.
Town Name	Displays the town name of the corporate Virtual Account holder.
Town Location Name	Displays the town location name of the corporate Virtual Account holder.
District Name	Displays the district name of the corporate Virtual Account holder.
Country Subdivision	Displays the country subdivision of the corporate Virtual Account holder.
Country	Displays the country name of the corporate Virtual Account holder.
Preferences	
IBAN Required	Displays whether the IBAN is required.
IBAN Number	Displays the IBAN number of the Virtual Account.
Balance Check for Debits	Displays whether minimum balance is to be checked for account debit.
Balance Availability Options	Displays whether balance available is in own account.
Debit Transaction Allowed	Displays whether debit transactions are allowed in the account.
Credit Transaction Allowed	Displays whether credit transactions are allowed in the account.

Field Name	Description
Account Frozen	Displays whether the account is frozen.
Overdraft Allowed	Displays whether overdraft facility is available on the Virtual Account.
Overdraft Amount	Displays the fixed amount as overdraft on the Virtual Account. This field is displayed if you select Overdraft Allowed preference.
Transaction Inquiry	Displays the link to view the Transaction Inquiry.

- Click **Edit** to modify and update the Virtual Account.
OR
Click **Back** to navigate back to previous screen.

6.3 Edit Virtual Account

How to reach here:

Toggle Menu > Virtual Account Management > Virtual Account > View/Edit Virtual Account

To edit Virtual Account:

- In the **Virtual Account Number** field, enter the Virtual Account whose details you want to edit.
OR
In the **Virtual Account Name** field, enter the name of the Virtual Account whose details you want to edit.
- Click on **Show more** option and search the Virtual Account by specifying the other parameters such as Virtual Entity, IBAN, Branch Name, Currency, Linkage type and Status.
- Click **Search**. The search results appear based on the search parameters defined.
OR
Click **Clear** if you want to reset the search parameters.
OR
Click **Cancel** if you want to cancel the transaction
- Click the **Virtual Account Number & Name** link. The **Virtual Account – View** screen appears.
- Click **Edit**. The **Edit Virtual Account** screen is displayed.

Edit Virtual Account

My Dashboard
ATM/Branch
English

futura bank

Welcome, Steven Donald
Last login 24 Aug 10:01 AM

Virtual Account
Rudolf Creations | ***023

Virtual Account Name
ADDRESS LINE TEST VA 001 Active

Virtual Account Number
xxxxxxxxxxxx6196

Available Balance
GBP 1,000.00

Account Details

<p>Virtual Account Name ADDRESS LINE TEST VA 001</p> <p>Branch Name HEL FC UNIVERSAL BANK</p> <p>Purpose</p> <p>Linkage Structure</p> <p>Creation Date 04 Apr 2020</p>	<p>Virtual Entity ID & Name 777AC - Corp 777AC</p> <p>Product DXP1 - OBDX Product 1</p> <p>Currency GBP</p> <p>Interest Calculation Required <input checked="" type="checkbox"/> Interest Rates</p>
--	---

Correspondence Address

Copy from Virtual Entity

Address Line 1 791	Address Line 2 asd
Address Line 3 fgh	Address Line 4 jkl
Country Great Britain	Post Code NR53RT

Structured Address

Copy from Virtual Entity

Department Block number 1	Sub Department DDept 1
Street Name Brandon Street	Building Number Building
Building Name Reinstale	Floor First Floor
Post Box 88129812	Room Room 1
Postal Code 35434	Town Name Yellowstone
Town Location Name Sydney	District Name Sydney
Country Subdivision div 001	Country Great Britain

Preferences

<p>IBAN Required <input type="checkbox"/></p> <p>Balance Availability Option Own Balance</p> <p>Credit Transaction Allowed <input checked="" type="checkbox"/></p> <p>Overdraft Allowed <input checked="" type="checkbox"/></p>	<p>Balance Check For Debits <input type="checkbox"/></p> <p>Debit Transaction Allowed <input checked="" type="checkbox"/></p> <p>Account Frozen <input type="checkbox"/></p> <p>Overdraft Amount GBP 1,000.00</p>
---	---

Submit
Cancel
Back

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Field Description

Field Name	Description
Virtual Account Name	Displays the Virtual Account name with Status Tag if Active, Inactive, or Closed
Virtual Account Number	Displays the Virtual Account Number.
Available Balance	Displays the Balance details of Virtual account and related child accounts. <hr/> Note: On click, users can view the balance for particular Virtual Account only including child contributions. <hr/>
Account Details	
Virtual Account Name	Specify the name of the Virtual Account Holder
Virtual Entity ID & Name	Displays the Name & ID of the virtual entity corresponding to the Virtual Accounts.
Branch Name	Displays the Branch Name where Virtual account is to be created.
Product	Displays the product name under which the Virtual Account is opened.
Purpose	Specify the purpose of the Virtual Account.
Currency	Displays the currency under which the Virtual Account is to be opened.
Linkage	Displays the linkage type of the Virtual Account to Structure or Real Account.
Structure Name	Displays the name of the structure to which the Virtual Account is added. This field appears only if the linkage type is selected as Structure.
Parent Account	Displays the parent account number to which the Virtual Account is linked. This field appears only if the linkage type is selected as Structure.

Field Name	Description
Real Account Number	Specify the Real account number to which the Virtual Account is linked. This field appears only if the linkage type is selected as Real Account.
Interest Calculation Required	Move the slider to display the applicable Interest Rates for the selected Virtual Account.
Interest Rates	Interest rates link is displayed for only those products where the interest calculation required is supported and toggle is enabled.
Creation Date	Select the Virtual Account creation date.
Interest Rates popup	
On selection of Virtual Account product, application displays the interest rates maintained for the product. Below mentioned field are displayed.	
Note: Interest Rates popup will appear only if the user selects Product, Currency and Branch Name.	
Interest Product	Displays the name of the interest product for which the interest rates are maintained.
Rate Description	Displays the description of the interest rate.
Effective Date	Displays the date from which the interest rate is effective.
Currency	Displays the name of the currency name under which the Virtual Account is to be opened.
Rate	Displays the interest rate maintained for the product.
Rate Code	Displays the rate code maintained for the product.
Correspondence Address	
These fields are editable and by selecting the Copy from Virtual Entity function the fields of correspondence address get auto populated from Virtual entity address in editable format. User can clear the fields by de-selecting the Copy from Virtual Entity check box.	
Address Line 1	Specify the correspondence address line 1 of the Virtual Account holder.
Address Line 2	Specify the correspondence address line 2 of the Virtual Account holder.

Field Name	Description
Address Line 3	Specify the correspondence address line 3 of the Virtual Account holder.
Address Line 4	Specify the correspondence address line 4 of the Virtual Account holder.
Country	Select the country name of the Virtual Account holder.
Post Code	Specify the post code of the Virtual Account holder.
Structured Address	
These fields are editable and by selecting the Copy from Virtual Entity function the fields of structured address get auto populated from Virtual entity address in editable format. User can clear the fields by de-selecting the Copy from Virtual Entity check box.	
Department	Specify the department of the Virtual Account holder.
Sub-Department	Specify the sub-department of the Virtual Account holder.
Street Name	Specify the street name of the corporate Virtual Account holder.
Building Number	Specify the building number of the Virtual Account holder.
Building Name	Specify the building name of the Virtual Account holder.
Floor	Specify the floor number of the corporate Virtual Account holder.
Post Box	Specify the post box number of the Virtual Account holder.
Room	Specify the room number of the corporate Virtual Account holder.
Post Code	Specify the post code of the Virtual Account holder.
Town Name	Specify the town name of the corporate Virtual Account holder.
Town Location Name	Specify the town location name of the corporate Virtual Account holder.
District Name	Specify the district name of the corporate Virtual Account holder.
Country Subdivision	Specify the country subdivision of the corporate Virtual Account holder.

Field Name	Description
Country	Select the country name of the corporate Virtual Account holder.
Preferences	
Note: Preferences will be defaulted as per product selected by the user. If preferences are defaulted as No, the same cannot be modified.	
IBAN Required	Displays the IBAN Required preference set on Virtual Account creation. Note: This field is non-editable.
Balance Check For Debits	Move the slider to check the balance while debiting the account.
Balance Availability Option	Move the slider to avail balance availability preference in the account. The options are: <ul style="list-style-type: none"> • Own Balance • Pool Balance • Fixed Amount In Pool Balance
Fixed Amount In Pool	Specify the fixed amount to be used from the pool. This field is displayed if you select Fixed Amount In Pool Balance option from the Balance Availability Option list.
Debit Transaction Allowed	Move the slider to avail debit transaction preference on the Virtual Account.
Credit Transaction Allowed	Move the slider to avail credit transaction preference on the Virtual Account.
Account Frozen	Move the slider to freeze the Virtual Account.
Overdraft Allowed	Move the slider to avail overdraft preference on the Virtual Account.
Overdraft Amount	Specify the fixed amount as overdraft on the Virtual Account. This field is displayed if you select Overdraft Allowed preference.

6. Edit the values in the fields, if required.

7. Click **Submit**. The **Review** screen appears.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
8. Verify the details and click **Confirm**.
The success message of **Virtual Account** updation appears along with the reference number.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
9. Click **Go To Dashboard** to navigate to the dashboard screen.
OR
Click **Create More Accounts** to create Virtual Account.
OR
Click **Create Structure** to create virtual structure.

6.4 Close Virtual Account

This feature allows the corporate user to close one or more Virtual Accounts and specify designated Virtual Accounts for transfer of proceeds.

Note:

At System configuration,

1. The maximum number of Virtual Accounts selected for closure is configured.
2. The Closure of Virtual Accounts with positive or negative balance or both are configured.

Based on the above configuration, the system allows the selection and closure of Virtual accounts.

How to reach here

Toggle Menu > Virtual Account Management > Virtual Account > Close Virtual Account > Initiate Closure

To close a Virtual Account(s):

1. In the **Virtual Account Number** field, enter the Virtual Account Number or user can directly click search button to get all eligible accounts.
2. Enter the other search criteria.
3. Click **Search** to view Virtual Account.
The search result corresponding to the search criteria is displayed.
OR
Click **Clear** to clear the search criteria.
OR
Click **Cancel** to cancel the transaction.

Virtual Account Closure

futura bank

Viewer ATM/Branch English

Virtual Account

ABZ Solutions | ****462

Welcome, Joseph Daniel

Last login 10 Feb 05:24 PM

Virtual Account Number

Virtual Entity

Search... 🔍

Virtual Account Branch

Select ▼

Virtual Account Name

IBAN

Virtual Account Currency

Select ▼

Hide More Options ^

Search
Clear

Select Virtual Accounts for Closure Search... 🔍

<input type="checkbox"/>	Virtual Account No. & Name	IBAN	Virtual Entity ID & Name	Virtual Account Branch	Virtual Account Current Balance
<input type="checkbox"/>	xxxxxxxxxxxx0046 SDCVE01 VA012	000HELDEF10	SDCVE01 SDCVE01 Edit	HEL FC UNIVERSAL BANK	GBP2.00
<input type="checkbox"/>	xxxxxxxxxxxx0066 ExchangeRateVA	-	SDIVE01 SD Virtual Corporate Entity 001 New	HEL FC UNIVERSAL BANK	GBP0.00
<input type="checkbox"/>	xxxxxxxxxxxx0118 VA12 Test	-	SDCVE01 SDCVE01 Edit	HEL FC UNIVERSAL BANK	GBP0.00
<input type="checkbox"/>	xxxxxxxxxxxx0142 ExchangeRateVA	-	SDIVE01 SD Virtual Corporate Entity 001 New	HEL FC UNIVERSAL BANK	GBP0.00
<input type="checkbox"/>	xxxxxxxxxxxx0161 VA Struct 07	GB0000HELSAPR0	SDIVE03 SD Individual Virtual Entity 03	HEL FC UNIVERSAL BANK	GBP0.00
<input type="checkbox"/>	xxxxxxxxxxxx0177 VA TEST 13	000HELDEF10	SDCVE01 SDCVE01 Edit	HEL FC UNIVERSAL BANK	GBP0.00
<input type="checkbox"/>	xxxxxxxxxxxx0181 VA SDCVE01 100	000HELDEF10	SDCVE01 SDCVE01 Edit	HEL FC UNIVERSAL BANK	GBP0.00
<input type="checkbox"/>	xxxxxxxxxxxx0184 va test 11	-	SDIVE01 SD Virtual Corporate Entity 001 New	HEL FC UNIVERSAL BANK	GBP0.00
<input type="checkbox"/>	xxxxxxxxxxxx0190 va test 11	000HELDEF10	SDCVE01 SDCVE01 Edit	HEL FC UNIVERSAL BANK	USD0.00
<input type="checkbox"/>	xxxxxxxxxxxx0015 Accr Amt EUR 003	-	SDCVE01 SDCVE01 Edit	003 New Universal Bank	EUR0.00

Page 1 of 48 (1-10 of 477 items) ⏪ < 1 2 3 4 5 ... 48 > ⏩

Number of Virtual Accounts selected for Closure - **0**

📌 You are viewing only those Virtual Accounts that are active & have no child accounts as part of a virtual account structure.

Proceed
Cancel

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Account Details

Account Details
✕

Virtual Account Number
xxxxxxxxxxxx0046

Virtual Account Name
SDCVE01 VA012

IBAN
000HELDEF10

Virtual Entity Name
SDCVE01 Edit

Branch Name
HEL FC UNIVERSAL BANK

Status
Open

Available Balance
GBP2.00

Creation Date
29 Mar 2018

Product
SK Defence Systems Product 1

Real Account Linkage
Yes

Real Account Number
xxxxxxxxxxxx0013

Field Description

Field Name	Description
Virtual Account Number	Specify the account number assigned to virtual entity.
Virtual Account Name	Specify the name of the Virtual Account holder.
Show More Options	
More options to select search criteria.	
Below fields appear if you expand Show More Options .	
Virtual Entity	Select the Virtual Entity to which the Virtual Account belongs.
IBAN	Specify the IBAN number of the Virtual Account.
Virtual Account Branch	Select the Branch Name of the Virtual Account.
Virtual Account Currency	Select the currency associated with the Virtual Account.

Field Name	Description
Search	Option to search Virtual Account Number.
Select Virtual Accounts for closure	<ul style="list-style-type: none"> • Select the check box to select the Virtual Account for closure. • Select the check box on the header row to select all the Virtual Account in the page for closure. <hr/> <p>Note:</p> <p>User will be able to select all the records in one page of search result using “Select All” check box.</p> <p>Selection will be retained when the user navigates between the pages.</p> <hr/>
Virtual Account No. & Name	Displays the Virtual Account Number and name corresponding to the search criteria selected for closure.
Account Details	
Click on the Virtual Account Number to view the account details	
The Account Details popup appears.	
Virtual Account Number	Displays the account number assigned to virtual entity.
Virtual Account Name	Displays the name of the Virtual Account holder.
IBAN	Displays the IBAN number of the Virtual Account.
Virtual Entity Name	Displays the name of the virtual entity corresponding to the Virtual Accounts.
Branch Name	Displays the branch name of the Virtual Account.
Status	Displays the status of the Virtual Account, whether the Virtual Account is active, inactive, or closed.
Available Balance	Displays the available balance in the Virtual Account.
Creation Date	Displays the Virtual Account creation date.
Product	Displays the product name under which the Virtual Account is opened.
Real Account Linkage	Displays whether the Virtual Account is linked to the Real Account.
Real Account Number	Displays the Real Account Number.

Field Name	Description
IBAN	Displays the IBAN number of the Virtual Account.
Virtual Entity ID & Name	Displays the ID and name of the virtual entity corresponding to the Virtual Accounts.
Virtual Account Branch	Displays the Branch Name of the Virtual Account.
Virtual Account Current Balance	Displays the current balance of the Virtual Account selected for closure
Number of Virtual Accounts selected for closure	Displays the number of Virtual Accounts selected for closure.

4. From the list, select Virtual Account(s) and click **Proceed**.

The **Virtual Accounts Selected for Closure** page appears.

OR

Click **Cancel** to cancel the transaction.


Virtual Accounts Selected for Closure

Once user selects the Virtual Account(s) for closure, system will check whether the account has accrued interest that needs to be liquidated & residual balances transferred

- If the Net Balance of an account (sum of current balance and accrued interest) is **Zero**, user can proceed and close the Virtual Account(s).
- If the Net Balance of an account (sum of current balance and accrued interest) is **Positive**, then user will be prompted to choose another Virtual Account where the net balance can be transferred. The transfer Virtual Account must be mapped to the same real account and be of same currency as the Virtual Account being closed.
- If the Net Balance (sum of current balance and accrued interest) is **Negative**, user will be prompted to choose another Virtual Account from where funds can be moved to zeroise the negative balance. The transfer Virtual Account must be mapped to the same real account as the Virtual Account being closed and be of same currency

Note: As product feature, balance transfer at the time of closing an account can happen to another Virtual Account mapped to the same real account as the Virtual Account being closed.

Viewer | ATM/Branch | English



🔍 📧 111 Welcome, Joseph Daniel
Last login 10 Feb 05:24 PM

Virtual Account
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Virtual Accounts Selected for Closure

① Net Balance should be zero to close the Virtual Account(s). Select a Virtual Account to which Net Balance can be transferred in case of positive balance or can be recovered in case of negative balance.

Virtual Account No. & Name	Current Balance	Accrued Interest	Net Balance	Transfer Virtual Account
xxxxxxxxxxxx0046 SDCVE01 VA012	GBP2.00	GBP0.00	GBP2.00	To <input type="text" value="Search..."/>
xxxxxxxxxxxx0118 VA12 Test	GBP0.00	GBP0.00	GBP0.00	Not Required
xxxxxxxxxxxx0142 ExchangeRateVA	GBP0.00	GBP0.00	GBP0.00	Not Required
xxxxxxxxxxxx0177 VA TEST 13	GBP0.00	GBP0.00	GBP0.00	Not Required

Page 1 of 1 (1-4 of 4 items) | ⏪ < 1 > ⏩

Number of Virtual Accounts selected for Closure - **4**

Submit
Cancel
Back

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Field Description

Field Name	Description
------------	-------------

Virtual Accounts Selected for Closure

Info Message	Info message to be shown to the user.
Virtual Account No. & Name	Displays the account number and name displayed to the user which is selected for closure
Current Balance	Displays the current balance of the Virtual Account selected for closure.
Accrued Interest	Displays the accrued interest of the Virtual Account selected for closure.
Net Balance	Displays the net balance of the Virtual Account selected for closure.
Transfer Virtual Account	Select the Virtual Account for interest liquidation based on positive or negative balance of the selected Virtual Account.
Number of Virtual Accounts selected for closure	Displays the number of Virtual Accounts selected for closure.

1. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
2. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
3. The success message of Virtual Accounts closure is displayed along with the reference number.
Click **View Closure details** to view the Virtual Account closure details.
OR
Click **Go To Dashboard** to navigate to the dashboard screen.
OR
Click **Go To Overview** to navigate to the Virtual Account management dashboard.

6.5 Track Virtual Account Closure

This option enables the user to track Virtual Accounts closure request and view the status of closure request at an individual Virtual Account level. User should be able to search a Virtual Account by Virtual Account Number, Virtual Account Name, IBAN, Status, From or To Date.

How to reach here:

Toggle Menu > Virtual Account Management > Virtual Account > Close Virtual Account > Track Closure

To track the account closure status:

1. In the **Virtual Account Number** field, enter the Virtual Account Number.
2. Enter the appropriate search criteria.
3. From the Status list, select the status of the Virtual Account.
4. Click **Search** to view Virtual Account.
The search result corresponding to the search criteria is displayed.
OR
Click **Clear** to clear the search criteria.
OR
Click **Cancel** to cancel the transaction.

Track Virtual Account Closure

Virtual Account Closure Status

Virtual Account No. & Name	IBAN	Closure Initiated Date	Closure Request Status
xxxxxxxxxxxx0042 SDCVE01 VA008	-	29 Mar 2018	Failed
xxxxxxxxxxxx0174 VA TEST 11	000HELDEF10	29 Mar 2018	Completed
xxxxxxxxxxxx0070 ExchangeRateVA	-	29 Mar 2018	Failed
xxxxxxxxxxxx0178 VA TEST 14	000HELDEF10	29 Mar 2018	Failed
xxxxxxxxxxxx0027 NewClosureVA001	-	29 Mar 2018	Failed
xxxxxxxxxxxx0043 SDCVE01 VA009	-	29 Mar 2018	Failed
xxxxxxxxxxxx0064 ExchangeRateVA	-	29 Mar 2018	Failed
xxxxxxxxxxxx0151 va test 00000	000HELDEF10	29 Mar 2018	Failed
xxxxxxxxxxxx0291 CAcctClose1 CORPC53	GB0000HELOBPRO	29 Mar 2018	Completed
xxxxxxxxxxxx0301 CAcctClose4 CORPC53	000HELDEF10	29 Mar 2018	Failed

Field Description

Field Name	Description
Virtual Account Number	Specify the Virtual Account Number to track closure.
Virtual Account Name	Specify the name of the Virtual Account to track closure.
IBAN	Specify the IBAN number of the Virtual Account.
From Date – To Date	Select the date range up to which you want to view the search results.
Status	Select the status of the Virtual Account.

Field Name	Description
Virtual Account Closure Status	
Virtual Account No. & Name	Displays the account number and name corresponding to the search criteria selected for closure.
IBAN	Displays the IBAN number of the Virtual Account.
Closure Initiated Date	Displays the date on which closure initiation request is initiated.
Closure Request Status	<p>Displays the status of the closure request.</p> <p>Following are the possible statuses of a Virtual Account closure request</p> <ul style="list-style-type: none"> • Closure Initiated – Once user initiates Virtual Account closure, the status of the request would be “Closure Initiated”. • Completed: On successful closure of the Virtual Account, the status will be marked as "Completed" • Terminated: The status of the closure request will be marked as “Terminated”, whenever a user terminates a closure request before the account is closed. User can terminate a closure request by clicking on the “Terminate” Button • Failed: The status of the closure request will be marked as “Failed” if any of the above listed stages fail. User can also retry the closure request by clicking on “Retry” button.

5. Click the **Closure Request Status** link to view the Virtual Account closure status details. The Virtual Account closure status screen appears. Refer below matrix to understand when Terminate /Retry buttons are displayed.

When Virtual Account Closure Request Status is	Terminate Button will be Displayed	Retry Button will be displayed
Closure Initiated	Yes	No
Failed	Yes	Yes
Completed	No	No
Terminated	No	No

Closure Request Status

The screenshot displays the 'Closure Request Status' page for a virtual account. The account details are as follows:

Field	Value
Virtual Account Number	xxxxxxxxxxxx0149
Virtual Account Name	VA Test 20
IBAN	000HELDEF10
Closure Initiated Date	29 Mar 2018
Status	Failed

The progress bar shows six stages: 1. Account and Balances (completed), 2. Open Contracts (current stage), 3. Interest Liquidation, 4. Balance Transfer, 5. Delink From Structure, and 6. Account Closure.

Buttons: **Terminate**, **Retry**, **Back**

Footnote: **1** Terminate, will stop the processing of virtual account closure processing in it's current stage and the already completed stages will not be rolled back. The virtual account will be in 'Active' status. Retry, will re-initiate the virtual account closure process from the beginning.

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Field Description

Field Name	Description
Closure Request Status	
Virtual Account Number	Displays the Virtual Account Number.
Virtual Account Name	Displays the Virtual Account Name.
IBAN	Displays the IBAN number of the Virtual Account.
Closure Initiated Date	Displays the date on which closure initiation request is initiated.
Status	Displays the status of the closure request.
Train stop	Displays the different stages of closure request.

6. Click **Terminate** to terminate the request.
OR
Click **Retry** to retry the request.
OR
Click **Back** to navigate to the previous screen.

6.6 Reopen Virtual Account

This feature allows the corporate user to reopen Virtual Accounts.

How to reach here


Toggle Menu > Virtual Account Management > Virtual Account > View/Edit Virtual Account

To reopen a Virtual Account(s):

1. In the **Virtual Account Number** field, enter the Virtual Account whose details you want to edit.
OR
In the **Virtual Account Name** field, enter the name of the Virtual Account whose details you want to reopen.
2. Click on **Show more** option and search the Virtual Account by specifying the other parameters such as Virtual Entity, IBAN, Branch Name, Currency, Linkage type and Status.
3. Click **Search**. The search results appear based on the search parameters defined.
OR
Click **Clear** if you want to reset the search parameters.
OR
Click **Cancel** if you want to cancel the transaction
4. Click the closed **Virtual Account Number & Name** link which needs to be reopened. The **Reopen Virtual Account** screen appears.

Reopen Virtual Account

My Dashboard ▾ ATM/Branch English ▾



🔍 📧 699 Welcome, Steven Donald ▾
Last login 24 Aug 04:48 PM

Virtual Account

Rudolf Creations | ***023

Virtual Account Name CAcctClose3 444aa Closed	Virtual Account Number xxxxxxxxxxxx6071	Available Balance GBP 0.00
---	--	-------------------------------

Account Details
[Transaction Inquiry](#)

Virtual Account Name CAcctClose3 444aa	Virtual Entity ID & Name 444aa - 444aa
Branch Name HEL FC UNIVERSAL BANK	Product MP01 - Maintenance Product 01
Purpose test	Currency British Euro
Linkage Real Account	Real Account Number xxxxxxxxxxxx0024
Interest Calculation Required No	Creation Date 04 Apr 2020

Correspondence Address

Address Line 1 791	Address Line 2 51 St. Williams Street
Address Line 3 Williams Street	Address Line 4 London
Country Great Britain	Post Code NR53RT

Structured Address

Postal Code 823923	Town Name Town
Country Great Britain	

Preferences

IBAN Required Yes	IBAN GB0000HEL1000086071
Balance Check For Debits No	Balance Availability Option Own Balance
Debit Transaction Allowed Yes	Credit Transaction Allowed Yes
Account Frozen No	Overdraft Allowed No

Reopen
[Back](#)

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Field Description

Field Name	Description
Virtual Account Name	Displays the Virtual Account name with Status Tag if Active, Inactive, or Closed
Virtual Account Number	Displays the Virtual Account Number.
Available Balance	Displays the balance details of Virtual account and related child accounts.
	Note: On click, users can view the balance for particular Virtual Account only including child contributions.

Account Details

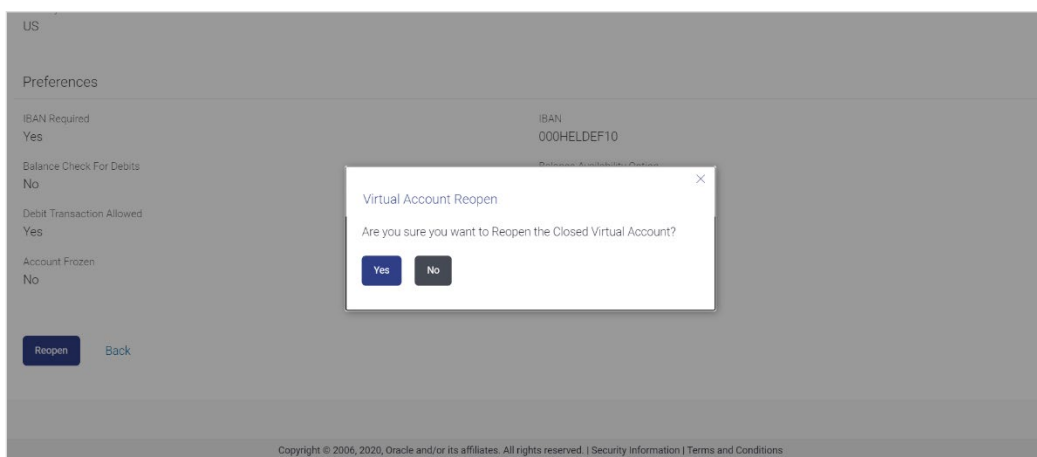
Virtual Account Name	Displays the name of the Virtual Account corresponding to the account number.
Virtual Entity ID & Name	Displays the name and ID of the virtual entity.
Branch Name	Displays the Branch Name of the Virtual Account.
Product	Displays the product name under which the Virtual Account is opened.
Purpose	Displays the purpose of the Virtual Account.
Currency	Displays the currency associated with the Virtual Account.
Linkage	Displays the linkage type of the Virtual Account to Structure or Real Account.
Structure Name	Displays the name of the structure to which the Virtual Account is added. This field appears only if the linkage type is selected as Structure.
Parent Account Number	Displays the parent account number to which the Virtual Account is linked. This field appears only if the linkage type is selected as Structure.
Real Account Number	Displays the Real account number to which the Virtual Account is linked. This field appears only if the linkage type is selected as Real Account.

Field Name	Description
Interest Calculation Required	Displays whether interest calculation is required at the account level.
Creation Date	Displays the account creation date.
Correspondence Address	
Address Line 1	Displays the correspondence address line 1 of the Virtual Account holder.
Address Line 2	Displays the correspondence address line 2 of the Virtual Account holder.
Address Line 3	Displays the correspondence address line 3 of the Virtual Account holder.
Address Line 4	Displays the correspondence address line 4 of the Virtual Account holder.
Country	Displays the country name of the Virtual Account holder.
Post Code	Displays the post code of the Virtual Account holder.
Structured Address	
Department	Displays the department of the Virtual Account holder.
Sub-Department	Displays the sub-department of the Virtual Account holder.
Street Name	Displays the street name of the corporate Virtual Account holder.
Building Number	Displays the building number of the Virtual Account holder.
Building Name	Displays the building name of the Virtual Account holder.
Floor	Displays the floor number of the corporate Virtual Account holder.
Post Box	Displays the post box number of the Virtual Account holder.
Room	Displays the room number of the corporate Virtual Account holder.
Post Code	Displays the post code of the Virtual Account holder.

Field Name	Description
Town Name	Displays the town name of the corporate Virtual Account holder.
Town Location Name	Displays the town location name of the corporate Virtual Account holder.
District Name	Displays the district name of the corporate Virtual Account holder.
Country Subdivision	Displays the country subdivision of the corporate Virtual Account holder.
Country	Displays the country name of the corporate Virtual Account holder.
Preferences	
IBAN Required	Displays whether the IBAN is required.
IBAN	Displays the IBAN number of the Virtual Account.
Balance Check for Debits	Displays whether minimum balance is to be checked for account debit.
Balance Availability Options	Displays whether balance available is in own account.
Debit Transaction Allowed	Displays whether debit transactions are allowed in the account.
Credit Transaction Allowed	Displays whether credit transactions are allowed in the account.
Account Frozen	Displays whether the account is frozen.
Overdraft Allowed	Displays whether overdraft facility is available on the Virtual Account.
Overdraft Amount	Displays the fixed amount as overdraft on the Virtual Account. This field is displayed if you select Overdraft Allowed preference.
Transaction Inquiry	Displays the link to view the Transaction Inquiry.

7. Click **Reopen** to reopen the Virtual Account. The message is displayed prompting for reopening the Virtual Account.
OR
Click **Back** to navigate back to previous screen.

Virtual Account Reopen



8. Click **Yes** to reopen the Virtual Account.
OR
Click **No** if you do not wish to reopen the Virtual Account.
9. The success message of Virtual Account Reopen is displayed along with the reference number.
Click **Go To Dashboard** to navigate to the dashboard screen.
OR
Click **Go To Overview** to navigate to the Virtual Account management dashboard.

[Home](#)

7. Access Management

Access to Virtual Account functionalities and information displayed on screen is dependent on how the management has been set up. At present a user's access to VAM functionalities can be determined by

- Access to Real Accounts that participate in VAM
- Access to Virtual Accounts and

For more details on how to set up access management for VAM please refer 'Access Management' section in *User Manual Oracle Banking Digital Experience Core*.

Access management & VAM widgets

Following is a broad guideline as to how access management rights of a user impacts the Virtual Account widgets and other VAM screens

Dashboard Widgets

- Real Accounts: A user will see information & be able to transact in only those VAM enabled real accounts that he has appropriate access to
- Virtual Entities: A user will be able to see all the virtual entities that belong to the party id in context
- Virtual Accounts: A user will see information & be able to transact in only those Virtual Accounts that he has appropriate access to
- Virtual Accounts Structure: A user will see the full list & count of the accessible Virtual Accounts structure of the party ID in context. User can further click on the link to view the structure details.

Other VAM screens

The same principle explained above applies to the VAM screens. Information displayed in various search screens, lists and details screens function depends on the access to real & Virtual Accounts user has access to. For example, Virtual Entity may have 500 Virtual Accounts mapped, but what a user will see is only those accounts that he has access to – could be all 500 or less.

[Home](#)

8. Virtual Accounts Structure

The implementation of Virtual Accounts structure provides corporates better visibility and greater control over cash. It allows corporate the ability to re-examine funds allocation quickly and look for opportunities to implement a payment or collection.

You can create & view the Virtual Accounts structure in both tabular as well as map view.

This feature allows following:

- Create Virtual Accounts Structure
- View Virtual Accounts Structure
- Edit Virtual Accounts Structure
- Close Virtual Accounts Structure

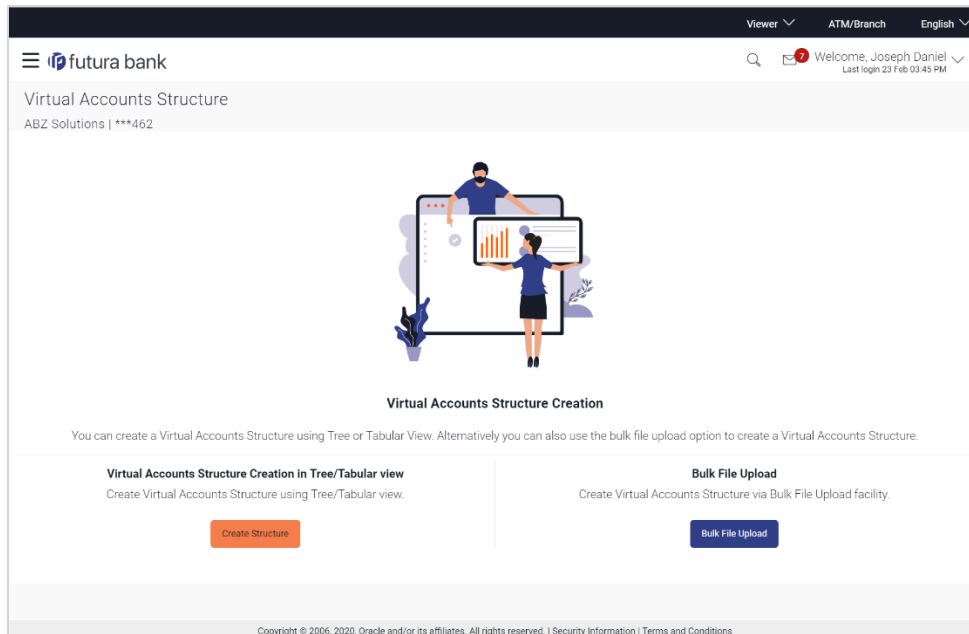
8.1 Create Virtual Accounts Structure

How to reach here:

Toggle Menu > Virtual Account Management > Virtual Accounts Structure > Create Structure
OR

Toggle Menu > Virtual Account Management > Overview > Virtual Accounts Structure > Create Structure

Virtual Accounts Structure Creation



1. Click **Create Structure** to create the Virtual Accounts Structure in Tree/Tabular view.
OR
Click **Bulk File Upload** to create the Virtual Accounts Structure through Bulk File Upload.

To create Virtual Accounts Structure in Tree/Tabular view:

1. In the **Structure Code** field, enter the structure code.
2. In the **Structure Name** field, enter the name of the structure.
3. From the **Real/Virtual Multi-Currency Account Number** list, select the appropriate account number.
4. From the **Header Account Number** list, select the header Virtual Account Number or name.
5. Move the **Interest Calculation Required** slider to avail the interest calculation.

Virtual Accounts Structure - Create

The screenshot shows the 'Virtual Accounts Structure' creation page in the Oracle Futura Bank system. The page title is 'Virtual Accounts Structure' with a sub-header 'ABZ Solutions | ***462'. The form contains the following fields and values:

- Structure Code:** Structure123
- Structure Name:** Structure123
- Real/Virtual Multi-Currency Account Number:** xxxxxxxxxxxx0013
- Balance:** GBP199,921.89
- Header Account Number:** xxxxxxxxxxxx0221 - VA Struct 16
- Interest Calculation Required:** A toggle switch is currently turned on.

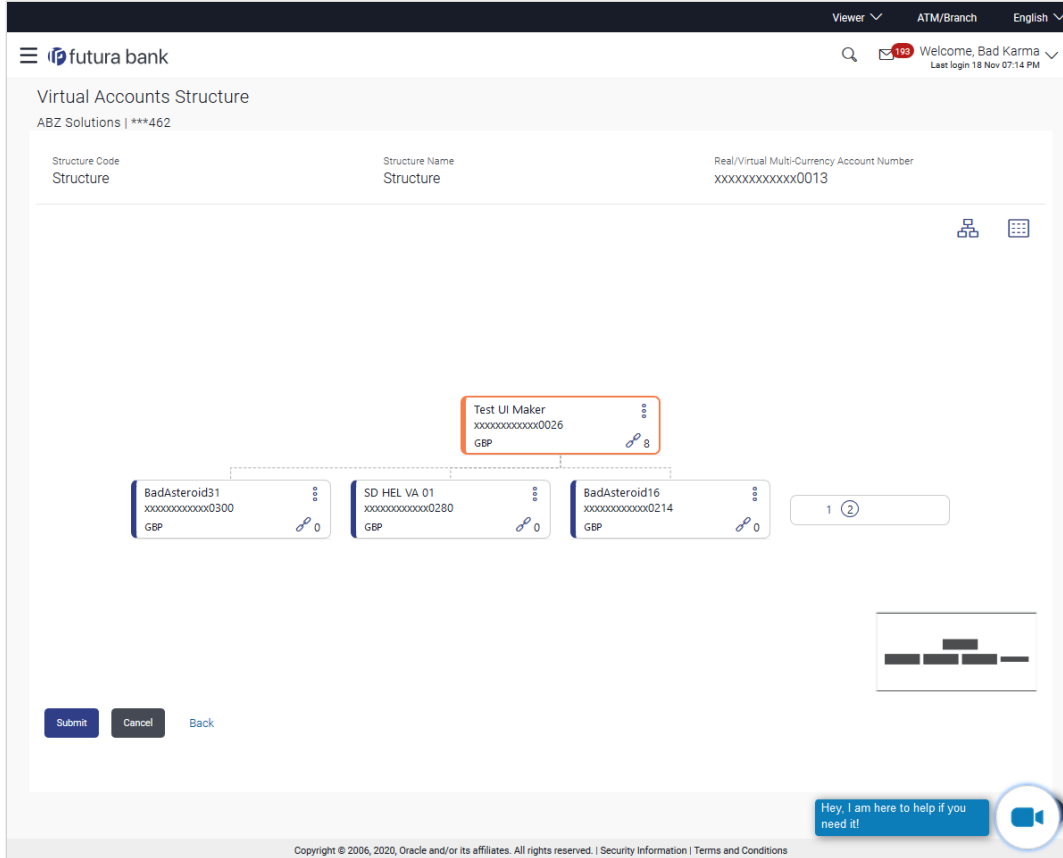
At the bottom of the form are two buttons: 'Build Structure' and 'Cancel'. To the right of the form is a 'Benefits' section with a gift icon and the text: 'Virtual Account Structure is a reflection of the cash flow pattern within an organization. Creation of structures helps in tracking & directing the flow of money'. The footer of the page reads: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

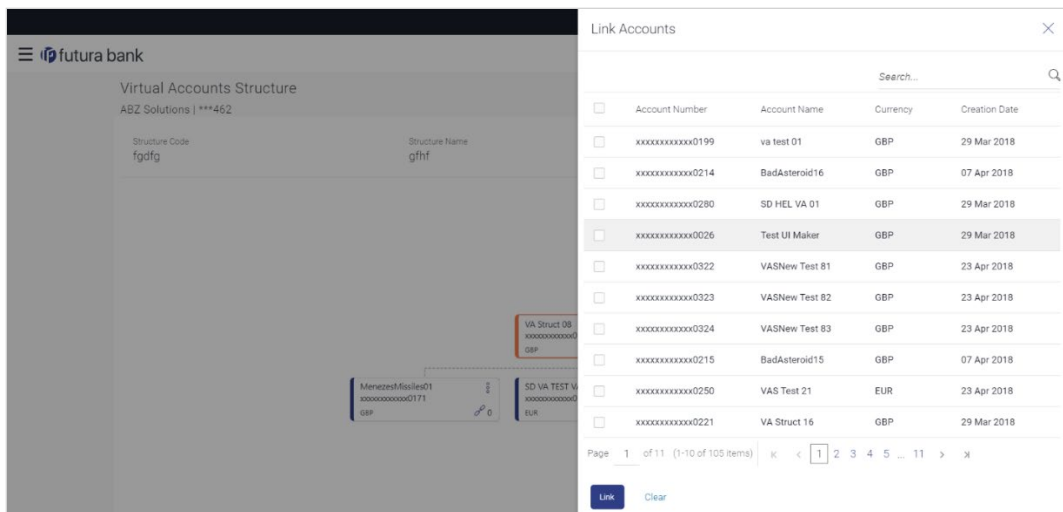
Field Name	Description
Structure Code	Specify the structure code.
Structure Name	Specify the structure name corresponding to the structure code.
Real/ Virtual Multi-Currency Account Number	Select the Real/Multi-Currency account number under which the structure is to be created.
Header Account Number	Select the Header account number, which is the topmost Virtual Account in the structure.
Interest Calculation Required	Indicates whether interest calculation is required at a structure level.

- Click **Build Structure**. The Virtual Accounts Structure screen is displayed.
OR
Click **Cancel** to cancel the transaction.

Create Virtual Accounts Structure - Tree view



Create Virtual Accounts Structure - Link Accounts Overlay



Create Virtual Accounts Structure - Account Details

Account Details of xxxxxxxxxxxx0215



- Virtual Account Number: xxxxxxxxxxxx0215
- Virtual Account Name: BadAsteroid15
- IBAN: -
- Virtual Entity Name: SDCVE01 Edit
- Branch Name: HEL FC UNIVERSAL BANK
- Status: Open
- Available Balance: GBP0.00
- Creation Date: 07 Apr 2018
- Product: SK Defence Systems Product 1
- Real Account Linkage: No


Create Virtual Accounts Structure - Tabular view

Virtual Account Name	Virtual Account Number	Currency	Accounts Linked	Actions
▲ Test UI Maker	xxxxxxxxxxxx0026	GBP	8	
BadAsteroid28	xxxxxxxxxxxx0282	GBP	0	
Test	xxxxxxxxxxxx0223	GBP	0	
BadAsteroid16	xxxxxxxxxxxx0214	GBP	0	
BadAsteroid15	xxxxxxxxxxxx0215	GBP	0	
VA TEST 05	xxxxxxxxxxxx0146	INR	0	
va test 01	xxxxxxxxxxxx0199	GBP	0	
VA Struct 16	xxxxxxxxxxxx0221	GBP	0	
VA Struct 17	xxxxxxxxxxxx0222	GBP	0	

Buttons: [Back](#)


Field Description


Field Name	Description
Account Details	
Party ID & Name	Displays the party ID and name to which the Virtual Accounts structure is to be mapped.
Structure Code	Displays the structure code.
Structure Name	Displays the structure name corresponding to the structure code.
Real/ Virtual Multi-Currency Account Number	Displays the Real/Multi-Currency account number under which the structure is to be created.
Create Structure functionality is available in both Tree and Table view. Below fields are available / applicable for both the views.	
Virtual Account Name	Displays the Virtual Account name corresponding to the Virtual Account Number.
Virtual Account Number	Displays the Virtual Account Number. <hr/> Note: User will be able to view only the Virtual Accounts which he has access to. <hr/>
Currency	Displays the currency of the Virtual Account.
Account Linked	Displays the number of linked child accounts to the parent account. This field is displayed as column in Tabular view. This field  is displayed directly in the Virtual Account node in Tree view.
Action	Click  to view the account details or undo link the Virtual Accounts in Tree/Tabular view. <hr/> Note: Undo link appears for newly added accounts only. <hr/>




Field Name	Description
Link	<p>Click  to link the child accounts under Virtual Account Number in Tree/Tabular view. On clicking this icon, Link Accounts overlay appears from which the user selects the Virtual Accounts to link.</p> <hr/> <p>Note: User will be able to view only the Virtual Accounts which he has access to.</p>
Expand/ Collapse	<p>Click to expand or collapse list in the table structure.</p> <p>This button is displayed only in Tabular view.</p> <p>Click on the node to expand its immediate child accounts and collapses all other expanded nodes.</p> <p>This option is applicable only for Tree view.</p>

Note:

In **Tree** view,

- Header Node is displayed in different colour and Selected node is highlighted.
- Click  to navigate between pages to view all the linked accounts. Count of nodes to be visible at a single level in a Virtual Accounts Structure will be as maintained in system configuration post which all the nodes appears in horizontal pagination.

- Click  to view the account details, and undo link the Virtual Account.
 - If you click **Account Details**, the **Account Details** screen is displayed.
 - If you click **Undo Link**, a message confirming removal of selected account is displayed. Click **Ok**.

The selected account along with the child accounts is delinked from the parent account.
- Click  to link the Virtual Account, the **Link Accounts** screen is displayed. Select the appropriate account number and click **Link**. The selected Virtual Account Number is linked to the parent Virtual Account.
- Click  to view the account structure in tree view.
OR
Click  to view the account structure in table view
- Click **Submit** to create the Virtual Accounts Structure.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.

11. The **Review** screen appears. Verify the details and click **Review Structure**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
12. Click **Confirm** to create the Virtual Accounts Structure.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to create Virtual Accounts Structure.
13. The success message of Virtual Accounts Structure creation appears along with the reference number.
OR
Click **Go To Dashboard** to navigate to the application dashboard screen.
OR
Click **Create more Structure** to create virtual structure.

8.2 View Virtual Accounts Structure

How to reach here:

Toggle Menu > Virtual Account Management > Virtual Accounts Structure > View/Edit Structure

OR

Toggle Menu > Virtual Account Management > Overview > Virtual Accounts Structure > View All

By default, all the Virtual Accounts Structures are displayed. In case if you wish to search a Virtual Accounts Structure, you can do so by entering the search criteria.

To view Virtual Accounts Structure:

1. In the **Structure Code** field, enter the virtual structure code.
OR
In the **Structure Name** field, enter the virtual structure name.
2. Click **Search** to view Virtual Accounts structure.
The search result corresponding to the search criteria is displayed.
OR
Click **Clear** to clear the search criteria.
OR
Click **Cancel** to cancel the transaction.

View Virtual Accounts Structure

Viewer ATM/Branch English

futura bank

Virtual Accounts Structure
ABZ Solutions | ***462

Structure Code Structure Name

Search Clear

Structure List

Structure Code & Name	Creation Date	Child Accounts
RevampVAS01 Edit Structure01	29 Mar 2018	10
TreeStruct001 Tree Structure	29 Mar 2018	1
VASISTR01 VAS INSTAL Struct 01	29 Mar 2018	1
Test4056 Test5	29 Mar 2018	5
Tyesty Test 123	29 Mar 2018	18
Struct0001 Struct0001a	29 Mar 2018	1
RevampVAS02 Revamp VAS Test	29 Mar 2018	73

Page 2 of 2 (11-17 of 17 items) | < 1 2 >

Cancel

Hey, I am here to help if you need it!

Field Description

Field Name	Description
Virtual Accounts Structure	
Customer Name	Displays the customer name.
Customer IDs	Displays the customer ID of the customer.
Structure Code	Specify the structure code corresponding to the real account.
Structure Name	Specify the structure name corresponding to the real account.
Structure List	
Structure Code & Name	Displays the structure code and name.
Creation Date	Displays the structure creation date.
Child Accounts	Displays the total count of Virtual Accounts linked to the structure.

- Click the **Structure Code & Name** link to view the Virtual Accounts Structure details. The **Virtual Accounts Structure - View** screen appears.

View Virtual Accounts Structure - Tree View

The screenshot displays the 'Virtual Accounts Structure' page for 'futura bank'. The header includes the bank logo, user name 'Welcome, Durgesh Behra', and last login time. The main content area shows the structure details for 'Revamp VAS Test' (Structure Code: RevampVAS02, Real/Virtual Multi-Currency Account Number: xxxxxxxxxxxx0013). A tree view shows a root node 'VASNew Test 03' with a balance of -GBP12,437.00 and 13 child accounts. Below it, three child accounts are visible: 'VASNew Test 10' (GBP0.00), 'VASNew Test 14' (GBP0.00), and 'VASNew Test 12' (GBP0.00). The interface includes navigation buttons like 'Edit', 'Close Structure', and 'Back', along with a 'Download' button and a pagination control.

Note: Only Header node and its immediate child accounts will appear on the screen initially. To view further nodes, click on the respective nodes to expand and view its child accounts.

View Virtual Accounts Structure - Tabular View

Structure Code: TYesty Structure Name: Test 123 Real/Virtual Multi-Currency Account Number: xxxxxxxxxxxx0013

Virtual Account Name	Virtual Account Number	Balances	Accounts Linked
▼ VAS Test 14	xxxxxxxxxxxx0243	EUR0.00	11
▶ VAS Test 39	xxxxxxxxxxxx0268	EUR0.00	2
▶ VAS Test 38	xxxxxxxxxxxx0267	EUR0.00	0
▶ VAS Test 41	xxxxxxxxxxxx0270	EUR0.00	2
▶ VAS Test 36	xxxxxxxxxxxx0265	EUR0.00	0
▶ VAS Test 45	xxxxxxxxxxxx0274	EUR0.00	0
▶ VAS Test 35	xxxxxxxxxxxx0264	EUR0.00	0
▶ VAS Test 43	xxxxxxxxxxxx0272	EUR0.00	0
▶ VAS Test 40	xxxxxxxxxxxx0269	EUR0.00	0
▶ VAS Test 37	xxxxxxxxxxxx0266	EUR0.00	2
▶ VAS Test 46	xxxxxxxxxxxx0275	EUR0.00	0
▶ VAS Test 44	xxxxxxxxxxxx0273	EUR0.00	0

Note: Header account and all its child accounts will appear on the screen initially.

View Virtual Accounts Structure - Account Balance Details

Account Balance Details

Account Number: xxxxxxxxxxxx0030
Account Currency: GBP

Own Balance: GBP0.00
Child Contributions: GBP0.00

Currency wise Child Contributions ^

GBP: GBP0.00

Blocked Child Contributions: GBP0.00
Blocked Amount: GBP0.00
Unauthorized Debit: GBP0.00
Diversify Amount: GBP0.00

Available Balance: GBP0.00

Benefit from Pool: GBP0.00
Effective Available Balance: GBP0.00
Unauthorized Credit: GBP0.00

View Virtual Accounts Structure - Account Details

The screenshot displays the Futura Bank Virtual Accounts Structure interface. The main view shows a list of virtual accounts under the structure 'RevampVAS02'. One account, 'VASNew Test 03', is highlighted with a red box. To the right, a modal window titled 'Account Details of xxxxxxxxxxxx0035' provides detailed information for the selected account.


Field Name	Description
Virtual Account Number	xxxxxxxxxxxx0035
Virtual Account Name	VASNew Test 08
IBAN	-
Virtual Entity Name	SD Individual Virtual Entity 03
Branch Name	003 New Universal Bank
Status	Open
Available Balance	GBP0.00
Creation Date	23 Apr 2018
Product	SK Defence Systems Product 1
Real Account Linkage	No

Note:


- Header Node is displayed in different colour and Selected node is highlighted.
- Click to navigate between pages to view all the linked accounts. Count of nodes to be visible at a single level in a Virtual Accounts Structure will be as maintained in system configuration post which all the nodes appears in horizontal pagination.

Field Description

Field Name	Description
Virtual Accounts Structure	
Real Customer Name & ID	Displays the Real customer name and ID.
Structure Code	Displays the Structure code corresponding to the real account.
Structure Name	Displays the Structure name corresponding to the real account.
Real/ Virtual Multi-Currency Account Number	Displays the Real/Multi-Currency account number under which the structure is to be created.
<p>Note: In case of VMCA, Virtual Multi-Currency Account is displayed.</p> <p>This field will not be visible if the user does not have access to Real/Multi-Currency account.</p>	


Field Name	Description
View Structure functionality is available in both Tree and Table view. Below fields are available / applicable for both the views.	
Virtual Account Name	Displays the Virtual Account name corresponding to the Virtual Account Number.
Virtual Account Number	Displays the Virtual Account Numbers. <hr/> Note: This field is greyed out for the Virtual Account which the user does not have access. <hr/>
Balances	Displays the balance available in Virtual Account. Click on the Account Balance hyperlink, Account Balance overlay appears. <hr/> Note: This field is left blank for the Virtual Accounts which the user does not have access. <hr/>
Account Linked	Displays the number of linked accounts to the Virtual Account Number. This field is displayed as column in Tabular view. This field  5 is displayed directly in the Virtual Account node in Tree view.
Account Balance Details	
Click on the Account Balance of the Virtual Account. The Account Balance Details screen appears.	
Account Number	Displays the Virtual account number.
Account Currency	Displays the Virtual account currency.
Own Balance	Displays the balance in the Virtual Account.
Child contribution	Displays the contributions made by the linked child Virtual Accounts.
Currency wise Child Contribution	Displays the currency wise child contribution. Click the Currency wise Child Contribution link to view currency wise contribution from child accounts.
Blocked Child Contributions	Displays the blocked amount of the linked child Virtual Accounts.
Blocked Amount	Displays the blocked amount, which cannot be utilized.


Field Name	Description
Unauthorized Debit	Displays the unauthorized debit amount.
Overdraft Amount	Displays the overdraft amount on the Virtual Account.
Available Balance	Displays the available balance in the Virtual account.
Benefit From Pool	Displays the beneficial amount available in the pool contributed by different accounts.
Effective Available Balance	Displays the effective available balance in the Virtual Account.
Unauthorized Credit	Displays the unauthorized credit amount.
Virtual Account Statement	Click on the ink to view the Virtual Account statement. For information, refer Virtual Account Statement transaction.


4. In **Tree** view, click  icon to view the **Account Details**.
OR
In **Tabular** view, click **Account Details**.

The **Account Details** screen is displayed.

Note: This button appears only for the Virtual Accounts which the user has access.

5. Click  to view more accounts linked under the Virtual Account.
OR

Click  to view the account structure in a tree view. You can click on each account widget to view the account balance details.
OR

Click  to view the account structure in tabular view. You can click **View More** link to view the account balance details.
OR

Click **Download** to download the Virtual Accounts Structure in .csv format.

Note: This option will not appear for the closed Virtual Accounts Structure.

6. Click **Edit** to modify and update the Virtual Accounts structure.
OR
Click **Close Structure** to close the Virtual Accounts structure.
OR
Click **Back** to navigate back to previous screen.

8.3 Edit Virtual Accounts Structure

How to reach here:

Toggle Menu > Virtual Account Management > Virtual Accounts Structure > View/Edit Structure
OR

Toggle Menu > Virtual Account Management > Overview > Virtual Accounts Structure > View All

This option allows the user to edit the Virtual Accounts structure. The user can add a child account as well as remove the child account as required.

Note: Delink option is available only for a node which does not have any child accounts. User can delink the node from the structure only if its own balance is Zero. It will only delink a Virtual Account from the structure and not close the Virtual Account.

To edit Virtual Accounts Structure:

1. Navigate to the View Virtual Accounts Structure and in the **Structure Code** field, enter the Virtual Accounts structure code whose details you want to edit.
OR
In the **Structure Name** field, enter the name of the Virtual Accounts Structure whose details you want to edit.
2. Click **Search**. The search results appear based on the search parameters defined.
OR
Click **Clear** if you want to reset the search parameters.
OR
Click **Cancel** if you want to cancel the transaction
3. Click the link under the **Structure Code & Name** column. The structure code details are displayed.
4. Click **Edit**. The **Edit Virtual Accounts Structure** screen is displayed.

Edit Virtual Accounts Structure

The screenshot shows the 'Virtual Account Structure' edit page for 'ABZ Solutions | ***462'. The structure code is 'RevampVAS02' and the name is 'Revamp VAS Test'. The account number is 'xxxxxxxxxxxx0013' with a balance of 'GBP199,921.89'. The header account number is 'xxxxxxxxxxxx0030 - VASNew Test 03'. The 'Interest Calculation Required' toggle is turned on. At the bottom, there are buttons for 'Build Structure', 'Cancel', and 'Back'. A 'Benefits' section on the right explains that a Virtual Account Structure is a reflection of the cash flow pattern within an organization.

Field Description

Field Name	Description
Structure Code	Displays the structure code.
Structure Name	Displays the structure name corresponding to the structure code.
Real/Multi-Currency Account Number	Select the Real/Multi-Currency account number under which the structure is to be updated. Note: User cannot change the Real/VMCA account number in a structure until all linked Virtual accounts are zeroed and removed.
Balance	Displays the current balance in the selected Real/Multi-Currency account. Note: This field appears only for the Real/Multi-Currency Accounts which the user has access.
Header Account Number	Displays the Header account number under which the structure is to be updated.
Interest Calculation Required	Indicates whether interest calculation is required ta structure level.

5. Modify the Structure Name and Interest Calculation Required toggle, if required.
6. Click **Build Structure**. The **Edit Virtual Accounts Structure – Tree View** screen is displayed.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.

Edit Virtual Accounts Structure – Tree View

The screenshot displays the 'Virtual Account Structure' configuration page for 'Revamp VAS Test'. The interface includes a header with the Futura Bank logo, user information (Durgesh Behra), and navigation options. Below the header, the structure details are shown: Structure Code (RevampVAS02), Structure Name (Revamp VAS Test), and Real/Virtual Multi-Currency Account Number (xxxxxxxxxxxx0013).

The main area shows a tree view of virtual accounts. The root node is 'VASNew Test 03' (xxxxxxxxxxxx0030, GBP0.00). It has four immediate child nodes: 'VASNew Test 11' (xxxxxxxxxxxx0038, GBP), 'VASNew Test 05' (xxxxxxxxxxxx0032, GBP0.00), 'VASNew Test 13' (xxxxxxxxxxxx0040, GBP0.00), and 'VASNew Test 08' (xxxxxxxxxxxx0035, GBP0.00). The 'VASNew Test 05' node is currently selected and expanded, showing its own set of child nodes: 'VA 001' (xxxxxxxxxxxx0022, GBP), 'SD VA TEST VA2' (xxxxxxxxxxxx0153, EUR), 'va test 01' (xxxxxxxxxxxx0199, GBP), and 'BadAsteroid16' (xxxxxxxxxxxx0214, GBP). A pagination control at the bottom right of the tree view shows '1 2 3', indicating that only the first page of nodes is visible.

At the bottom of the interface, there are 'Save', 'Cancel', and 'Back' buttons. A copyright notice at the very bottom reads: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Note: Only Header node and its immediate child accounts will appear on the screen initially. To view further nodes, User has to click on the nodes to expand and view its child accounts.

Edit Virtual Accounts Structure – Tabular View

Structure Code: RevampVAS02 | Structure Name: Revamp VAS Test | Real/Virtual Multi-Currency Account Number: xxxxxxxxxxxx0013

Virtual Account Name	Virtual Account Number	Balances	Accounts Linked	Actions
VASNew Test 03	xxxxxxxxxxxx0030	GBP0.00	14	[Link] [Expand]
VASNew Test 84	xxxxxxxxxxxx0325	GBP0.00	0	[Link] [Expand]
VASNew Test 06	xxxxxxxxxxxx0033	GBP0.00	0	[Link] [Expand]
VASNew Test 86	xxxxxxxxxxxx0327	GBP0.00	0	[Link] [Expand]
VASNew Test 08	xxxxxxxxxxxx0035	GBP0.00	1	[Link] [Expand]
VASNew Test 12	xxxxxxxxxxxx0039	GBP0.00	2	[Link] [Expand]
VASNew Test 04	xxxxxxxxxxxx0031	GBP0.00	0	[Link] [Expand]
VASNew Test 07	xxxxxxxxxxxx0034	GBP0.00	5	[Link] [Expand]
VASNew Test 10	xxxxxxxxxxxx0037	GBP0.00	0	[Link] [Expand]
VASNew Test 14	xxxxxxxxxxxx0041	GBP0.00	0	[Link] [Expand]
VASNew Test 09 Deleted	xxxxxxxxxxxx0036	GBP0.00	0	[Link] [Expand]
VASNew Test 11	xxxxxxxxxxxx0038	GBP0.00	1	[Link] [Expand]
VASNew Test 05	xxxxxxxxxxxx0032	GBP0.00	0	[Link] [Expand]
VASNew Test 13	xxxxxxxxxxxx0040	GBP0.00	19	[Link] [Expand]
Test UI Maker Newly Added	xxxxxxxxxxxx0026	GBP	0	[Link] [Expand]

Buttons: Save, Cancel, Back

Note: Only Header node and its immediate child accounts will appear on the screen initially.

To view further nodes, User has to click on expand and collapse icon to view its child accounts.

Edit Virtual Accounts Structure - Link Accounts Overlay

Link Virtual Accounts

Account Number	Account Name	Currency	Creation Date
xxxxxxxxxxxx0146	VA TEST 05	INR	29 Mar 2018
xxxxxxxxxxxx0199	va test 01	GBP	29 Mar 2018
xxxxxxxxxxxx0214	BadAsteroid16	GBP	07 Apr 2018
<input checked="" type="checkbox"/> xxxxxxxxxxxx0026	Test UI Maker	GBP	29 Mar 2018
xxxxxxxxxxxx0324	VASNew Test 83	GBP	23 Apr 2018
xxxxxxxxxxxx0215	BadAsteroid15	GBP	07 Apr 2018
xxxxxxxxxxxx0250	VAS Test 21	EUR	23 Apr 2018
xxxxxxxxxxxx0221	VA Struct 16	GBP	29 Mar 2018
xxxxxxxxxxxx0222	VA Struct 17	GBP	29 Mar 2018
xxxxxxxxxxxx0223	Test	GBP	29 Mar 2018

Page 1 of 12 (1-10 of 117 Items) | [1] 2 3 4 5 ... 12 > | [Link] [Clear]

Edit Virtual Accounts Structure - Account Balance Details

Account Balance Details

Account Number	xxxxxxxxxxxx0030
Account Currency	GBP
Own Balance	GBP0.00
Child Contributions	GBP0.00
Currency wise Child Contributions ^	
GBP	GBP0.00
Blocked Child Contributions	GBP0.00
Blocked Amount	GBP0.00
Unauthorized Debit	GBP0.00
Overdraft Amount	GBP0.00
Available Balance	GBP0.00
Benefits from Pool	GBP0.00
Effective Available Balance	GBP0.00
Unauthorized Credit	GBP0.00



Edit Virtual Accounts Structure - Account Details

Virtual Account details


Virtual Account Number	xxxxxxxxxxxx0030
Virtual Account Name	VASNew Test 03
IBAN	-
Virtual Entity Name	SD Individual Virtual Entity 03
Branch Name	003 New Universal Bank
Status	Open
Available Balance	GBP0.00
Creation Date	23 Apr 2018
Product	SK Defence Systems Product 1
Real Account Linkage	No



Field Description

Field Name	Description
Virtual Accounts Structure	
Real Customer Name & ID	Displays the Real customer name and ID.
Structure Code	Displays the structure code corresponding to the real account.
Structure Name	Displays the structure name corresponding to the real account.

Field Name	Description
Real/Multi-Currency Account Number	<p>Displays the Real/Multi-Currency account number under which the structure is to be updated.</p> <hr/> <p>Note: This field appears only for the Real/Multi-Currency Accounts which the user has access.</p>
<p>Edit Structure functionality is available in both Tree and Table view. Below fields are available / applicable for both the views.</p>	
Virtual Account Name	Displays the Virtual Account name corresponding to the Virtual Account Number on each node.
Virtual Account Number	Displays the Virtual Account Numbers on each node.
Balances	<p>Displays the balance available in Virtual Account on each node. Click on the Account Balance hyperlink, Account Balance overlay appears.</p> <hr/> <p>Note: This field appears only for the Virtual Accounts which the user has access.</p>
Accounts Linked	<p>Displays the number of linked accounts to the Virtual Account Number.</p> <p>This field is displayed as column in Tabular view.</p> <p>This field  2 is displayed directly in the Virtual Account node in Tree view.</p>
Actions	<p>Click  to view the account details, undo link the child accounts under Virtual Account Number, delink the existing Virtual Account from Structure and undo delink accounts.</p> <hr/> <p>Note:</p> <ol style="list-style-type: none"> 1. This button appears only for the Virtual Accounts which the user has access. 2. Undo link will appear only for newly added Virtual accounts while modifying the structure 3. Delink will appear only for existing Virtual accounts without child accounts. User can delink an account only if the node balance is zero. 4. Undo Delink will appear only for the delinked Virtual accounts from the structure. Once an account is delinked, it is highlighted differently and shown in red border.

Note:

1. Header Node is displayed in different colour and selected node is highlighted.
2. Click  to navigate between pages to view all the linked accounts. Count of nodes to be visible at a single level in a Virtual Accounts Structure will be as maintained in system configuration post which all the nodes appears in horizontal pagination.
3. Existing Virtual Account in a structure can only be removed when its own balance and all the linked child account balances is zero.

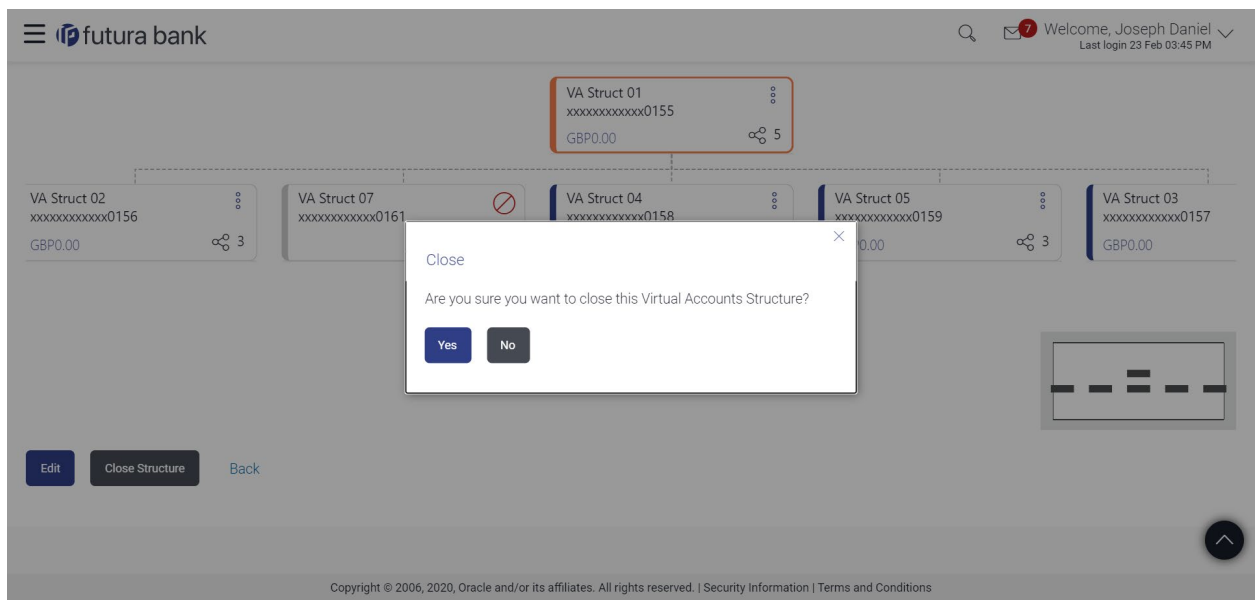
7. Click  to view the account details, or undo link the Virtual Account.
 - a. Click **Account Details**. The **Account Details** screen is displayed.
 - b. Click  to link the Virtual Account to the parent Virtual Account. The **Link Accounts** screen is displayed. Select the appropriate account number and click **Link**. The selected Virtual Account Number is linked to the parent Virtual Account.
 - c. Click **Undo Link**. a message confirming removal of the newly added accounts is displayed.
Click **Ok**.
 - d. Click **Delink**. a message confirming removal of the existing accounts is displayed.
Click **Ok**.
 - e. Click **Undo Delink** to undo the removed virtual account from the parent account.
8. Click **Submit** to update the Virtual Accounts Structure.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen
9. The **Review** screen appears only with the updated details. Verify the updated details and click **Review Structure**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
10. Click **Confirm** to update the Virtual Accounts Structure.
The success message of Virtual Accounts Structure updation appears along with the reference number.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to create Virtual Accounts Structure.
11. Click **Go to Dashboard** to navigate to the application dashboard screen.
OR
Click **Create more Structure** to create virtual structure.

8.4 Close Virtual Accounts Structure

To close Virtual Accounts Structure:

1. Navigate to the View Virtual Accounts Structure and in the **Structure Code** field, enter the Virtual Accounts Structure code whose details you want to close.
OR
In the **Structure Name** field, enter the name of the Virtual Accounts Structure whose details you want to edit.
2. Click **Search**. The search results appear based on the search parameters defined.
OR
Click **Clear** if you want to reset the search parameters.
OR
Click **Cancel** if you want to cancel the transaction.
3. Click the link under the **Structure Code & Name** column. The structure code details are displayed.
4. Click **Close**. A message is displayed prompting for record closure-

Virtual Accounts Structure – Close



Note:

Virtual Accounts structure can only be closed if

1. User has the access to the header account of the structure.
 2. All the child account balances are zero and removed from that structure.
-
5. Click **Yes** to close the Virtual Accounts Structure. The success message of Virtual Accounts Structure deletion is displayed along with the reference number.
OR
Click **No** if you do not wish to close the Virtual Accounts Structure.
 6. Click **Go To Dashboard** to navigate to the application dashboard screen.

[Home](#)

9. Virtual Multi-Currency Account

Virtual Multi-Currency Account is a group of VAM enabled real accounts bundled under a Virtual Multi-Currency Account Number. In a situation where bank offers only single currency real accounts, VMCA helps in achieving support for multi-currency transactions in a Virtual Accounts structure

User creates a Virtual Account by grouping VAM enabled single currency real accounts of which maximum one account of each currency can be selected.

Using below options, you can:

- Create Virtual Multi-Currency Account
- View Virtual Multi-Currency Account
- Edit Virtual Multi-Currency Account
- Close Virtual Multi-Currency Account

How to reach here:

Toggle Menu > Virtual Account Management > Virtual Multi-Currency Account > Create Multi-Currency Account

9.1 Create Virtual Multi-Currency Account

To create virtual multi-currency account:

1. In the **Virtual Multi-Currency Account Number** field, enter the account number.
2. In the **Virtual Multi-Currency Account Name** field, enter the account name.
3. Click any currency to get all VAM enabled accessible Real Accounts maintained under that currency.
4. Select any one Real Account from the list.
5. Selected currency(s) and account(s) will appear in **Virtual Multi-currency Group** column.

Note: User can select multiple such accounts (restricted to one real account per currency) and form a group. User can also set one of the Real Account as "Default " to default payments. (This is an optional field).

Create Virtual Multi-Currency Account

ATM/Branch English

futura bank Welcome, Durgesh Behra
Last login 29 Jan 04:18 PM

Virtual Multi-Currency Account
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Virtual Multi-Currency Account Number
23456

Virtual Multi-Currency Account Name
TEST ACCOUNT

Select Currency and Account to create a group.

Currency	Account	Virtual Multi-Currency Account Group
GBP	<input type="radio"/> ABZ Solutions xxxxxxxxxxxx0024 GBP299,660.18	<input type="radio"/> ABZ Solutions xxxxxxxxxxxx0046 Balance EUR299,267.11 Set as Default
EUR	<input checked="" type="radio"/> ABZ Solutions xxxxxxxxxxxx0013 GBP199,906.89	<input type="radio"/> ABZ Solutions xxxxxxxxxxxx0013 Balance GBP199,906.89 Set as Default
	<input type="radio"/> ABZ Solutions xxxxxxxxxxxx0035 GBP99,312.92	


Submit Cancel Back

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Field Description

Field Name	Description
Virtual Multi-Currency Account Number	Specify the account number of virtual multi-currency account.
Virtual Multi-Currency Account Name	Specify the name of the virtual multi-currency account holder.
Currency	Displays the list of currencies for selection.
Account	Displays the list of the real accounts maintained under the selected currency.

Note: Only one Real account can be selected per currency.

Field Name	Description
Virtual Multi-Currency Account Group	Displays the list of Real Accounts selected for creating Virtual Multi-Currency Account.
	<p>Note: 1. Click  to remove the account. 2. Click Set as Default – to default an account currency.</p>

6. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
7. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
8. The success message of Virtual Multi-Currency Account creation appears along with the reference number and status.
Click **Go To Dashboard** to navigate to the dashboard screen.
OR
Click **Go To Overview** to go to the Virtual Account Management Dashboard.
OR
Click **Create More Virtual Multi-Currency Accounts** to create more accounts.

9.2 View Virtual Multi-Currency Account

By default, all accessible virtual multi-currency accounts are displayed. In case if you wish to search a particular account, you can do so by entering the search criteria.

To view virtual multi-currency Account:

1. In the **Search** field, enter the virtual multi-currency name or account number.
2. Click **Search** to view virtual multi-currency account.
The search result corresponding to the search criteria appears.

View Virtual Multi-Currency Account

The screenshot displays the Futura Bank Virtual Multi-Currency Account management interface. At the top, there is a navigation bar with the Futura Bank logo, a search icon, and user information: 'Welcome, Durgesh Behra' and 'Last login 28 Jan 04:18 PM'. Below the navigation bar, the page title is 'Virtual Multi-Currency Account' with a sub-header 'ABZ Solutions | ***462'. A search bar is located on the right side of the page. The main content area is titled 'Multi-Currency Account List' and contains a table with the following data:

Account Number & Name	Default Currency	Status
VMCA01 Virtual MCA 001	GBP	Closed
SVMCA Sanity Installer VMCA		Closed
RTVMCA01 Retest VMCA001 Edit	GBP	Closed
DecVMCA1 Dec VMCA0123	GBP	Active
dsfcd dsfcd45		Active
thytg fdfrfv		Active
gfgtg dsfesf		Closed
dscsd dsadcsad		Active
cdsc odsdc		Active
dsaddzc fsdfcdc	GBP	Active

At the bottom of the table, there is a pagination control: 'Page 1 of 4 (1-10 of 33 items)' with navigation arrows and page numbers 1, 2, 3, 4. A copyright notice at the very bottom reads: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Search	Search option to search the specific multi-currency account based on Virtual Multi-Currency Account Number or Account Name.
Multi-Currency Accounts List	
Account Number & Name	Displays the account number and name assigned to virtual multi-currency account.

Field Name	Description
Default Currency	Displays the currency selected as default while creating Virtual Multi-Currency Account. Blank value indicates virtual Multi-Currency account has no selected default currency
Status	Displays the current status of Virtual Multi-Currency Account.

- Click the virtual multi-currency **Account Number & Name** link to view the account details. The **Virtual Multi-Currency Account - View** screen appears.

Virtual Multi-Currency Account - View

ATM/Branch English

Virtual Multi-Currency Account Edit

ABZ Solutions | ***462

Virtual Multi-Currency Account Name Dec VMCA0123 Active	Virtual Multi-Currency Account Number DecVMCA1	Creation Date 07 Apr 2018
---	---	------------------------------

Virtual Multi-Currency Account

GBP ABZ Solutions

xxxxxxxxxxxx0024 Default

Balance
GBP299,660.18

EUR ABZ Solutions

xxxxxxxxxxxx0046

Balance
EUR299,267.11

Edit Close Cancel Back

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Field Description

Field Name	Description
Virtual Multi-Currency Account Name	Displays the name of the Virtual Multi-Currency account corresponding to the account number.
Virtual Multi-Currency Account Number	Displays the virtual Multi-Currency account number.
Creation Date	Displays the date on which the virtual multi-currency account is created.
Status	Displays the status of the virtual multi-currency account.

Field Name	Description
Virtual Multi-Currency Account	Displays the list of Real Accounts with their balances which are part of Virtual Multi-Currency Account.

- Click **Edit** to modify and update the virtual multi-currency account.
OR
Click **Close** to close the virtual multi-currency account.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.

9.3 Edit Virtual Multi-Currency Account


To edit virtual multi-currency account:

- Navigate to the View Virtual Multi-Currency Account and in the **Account Number** field; enter the virtual multi-currency account whose details you want to edit.
- Click **Search**. The search results appear based on the search parameters defined.
OR
Click **Cancel** if you want to cancel the transaction.
- Click **Edit**. The **Virtual Multi-Currency Account - Edit** screen appears.

Edit Virtual Multi-Currency Account

The screenshot displays the 'Edit Virtual Multi-Currency Account' interface. At the top, the user is logged in as 'Welcome, Durgesh Behra'. The account details shown are: Virtual Multi-Currency Account Name: Dec VMCA0123 (Active), Virtual Multi-Currency Account Number: DecVMCA1, and Creation Date: 07 Apr 2018. Below this, there is a section to 'Select Currency and Account to create a group'. On the left, a list of accounts is shown under 'Virtual Multi-Currency Account Group'. The GBP account is selected as the 'Default Currency'. The EUR account is also visible with a 'Set as Default' button. At the bottom, there are 'Submit', 'Cancel', and 'Back' buttons.

Field Description

Field Name	Description
Virtual Multi-Currency Account Name	Displays the name of the Virtual Multi-Currency account.
Virtual Multi-Currency Account Number	Displays the Virtual Multi-Currency account number. Non-editable field.
Creation Date	Displays the date on which the virtual multi-currency account is created.
Virtual Multi-Currency Account Name	Specify the name of the Virtual Multi-Currency account.
Currency	Displays the list of currencies for selection.
Account	Displays the list of Real accounts maintained under a selected currency. <hr/> Note: Only one Real account can be selected per currency.
Virtual Multi-Currency Account Group	Displays the list of Real Accounts selected for creating Virtual Multi-Currency Account. <hr/> Note: 1. Click  to close the account. 2. Click Set as Default – to default an account currency.

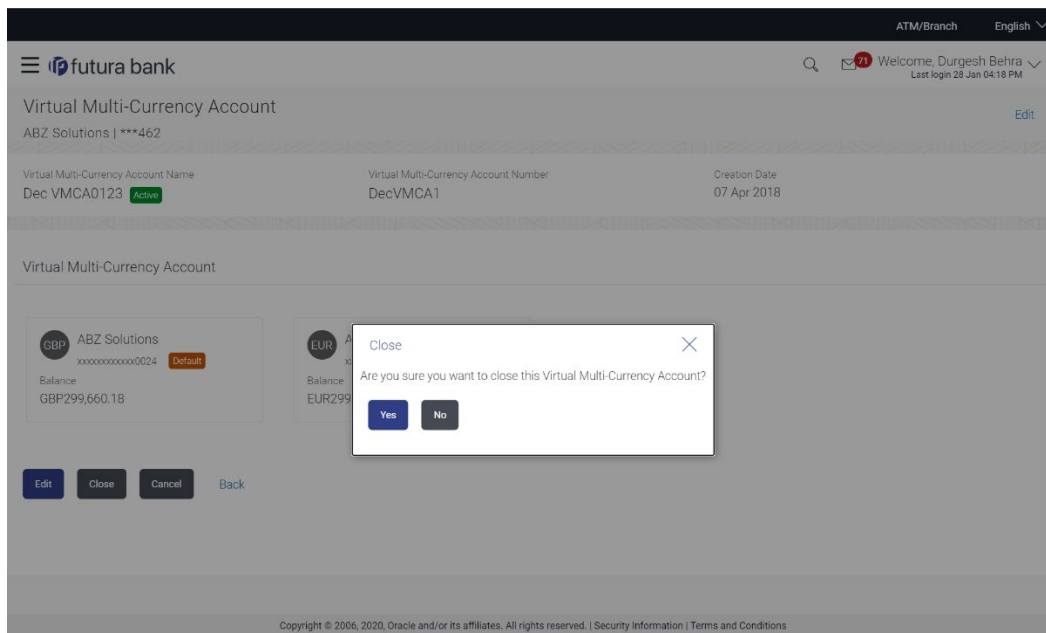
4. Edit the selection of Real Account from the list, if required.
5. Click **Submit**. The **Review** screen appears.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
6. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
7. The success message of **Virtual Multi-Currency Account** updation appears along with the reference number and status.
Click **Go to Dashboard** to navigate to the dashboard screen.
OR
Click **Go To Overview** to navigate to Virtual Account Management Overview.
OR
Click **Create Virtual Multi-Currency Account** to create new Virtual Management Currency Account.

9.4 Close Virtual Multi-Currency Account

To close virtual Multi-Currency account:

1. In the Virtual Multi-Currency **Account Number** field, enter the account number.
2. Click **Search** to view Virtual Account.
The search result corresponding to the search criteria appears.
3. Click the **Account Number & Name** link to view the virtual multi-currency account details.
The **Virtual Multi-Currency Account - View** screen appears.
4. Click **Close**. The message prompting for record closure appears.

Close Virtual Multi-Currency Account



5. Click **Yes** to close the virtual multi-currency account. The success message of Account closure appears along with the reference number.
OR
Click **No** if you do not wish to close the Virtual Multi-Currency Account.
6. Click **Go To Dashboard** to navigate to the dashboard screen.
OR
Click **Go To Overview** to navigate to the new Virtual Account Management Overview screen.

[Home](#)

10. Payments Using Virtual Accounts

Virtual Accounts Management payments feature enables the business users to perform corporate payments using 'Virtual Accounts'.

VAM Payments involves 'Virtual Accounts' as the source account, where the users can select a Virtual Account as "Pay From" account while doing payment transaction.

Virtual account payments supports following types of transactions.

- a. Payment from a Virtual Account to a real account & vice versa
- b. Payments between two Virtual Accounts mapped to two different real accounts
- c. Payment between two Virtual Accounts mapped to the same real account

Note: 1) The users can perform the transactions using only those Virtual Accounts, to which they have access.

2) While selecting "Pay From" account during a payment, there is no separate grouping of Virtual Accounts; they appear along with regular CASA.

3) Currently, 'Internal' and 'International' payments using Virtual Accounts is supported. 'Domestic' payments using Virtual Account is not yet supported.

The Virtual Accounts are mapped in the following 'Payments' transactions:

- Manage Payee – Add Internal Payee
- Manage Payee – Add International Payee (Swift code, NCC, Bank details)
- Transfer Money – Existing Internal Payee - Pay Now/ Pay Later
- Transfer Money – Existing International Payee using (Swift code, NCC, Bank details) – Pay Now/ Pay Later
- Transfer Money – My Accounts – Pay Now/ Pay Later
- Adhoc Payment – Internal Payee – Pay Now/ Pay Later
- Adhoc Payment - International Payee – (Swift code, NCC, Bank details) Pay Now/ Pay Later
- Multiple Transfers

Following is an example of Virtual Account Management in 'Payments' transaction.

10.1 Transfer Money

Through this feature, the user is provided with an option to either transfer funds within his own accounts using Virtual Accounts as source of funds held in the same bank by selecting the 'My Accounts' option or to transfer funds to other accounts even to accounts held beyond geographical boundaries) by selecting the 'Existing Payee' option.

The user can transfer funds to the existing Internal, and International payee on the same business day (Pay Now) or at a later date (Pay Later), with the Virtual Accounts to which he has access to as source of funds.

Note: Option to add and transfer money to '**Domestic payee**' is not supported.

Prerequisites:

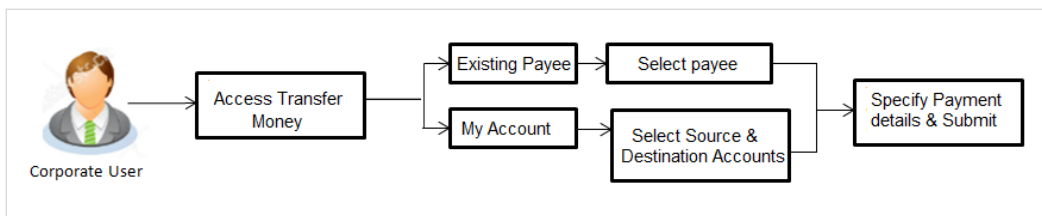
- Transaction and account access are provided to corporate user
- Approval rule set up for corporate user to perform the actions
- Payees are maintained
- Purposes of Payments are maintained which are mandatory for Internal Payment
- Transaction limits are assigned to user to perform the transaction

Features supported in the application

The 'Transfer Money' feature enables users to make payments towards:

- Existing Payee – Internal and International transfers are supported and are triggered based on the payee and specific payee account selection.
- My Accounts – Users can transfer funds within their own accounts held in the bank.

Workflow



How to reach here:

Dashboard > Toggle menu > Payments > Payments and Transfers > Transfer Money

OR

Maker Dashboard > Quick Links > Funds Transfer

OR

Maker Dashboard > Quick Links > Own Account Transfer

10.1.1 Make Payment - Existing Payee

The existing payee option of the 'Transfer Money' feature enables the user to initiate payments using a Virtual Account that he has access to, towards existing registered payees. All account payees created by the logged in user and shared by other users of the Party are listed for selection. Once a payee has been selected, the details are auto populated on the transaction screen. The user is then required to fill in payment details to initiate the funds transfer. Payment details will vary based on the transfer type associated with the payee's account. The user can also view the payee and transaction limits by selecting the 'View Limits' link provided on the screen.

How to reach here:

Dashboard > Toggle Menu > Payments > Payments and Transfers > Transfer Money > Make Payment > Existing Payee

OR

Maker Dashboard > Quick Links > Fund Transfer > Existing Payee

10.1.2 Make Payment - My Accounts

By selecting the 'My Accounts' option as transfer type, the user is able to initiate funds transfers towards his own real and virtual mapped accounts held with the bank.

An E-Receipt gets generated on successful completion of the transaction in the Core Banking Application. The E-Receipt can also be accessed from Activity Log detailed view.

How to reach here:

Dashboard > Toggle Menu > Payments > Payments and Transfers > Transfer Money > Make Payments > Existing Payee > My Accounts

OR

Maker Dashboard > Quick Links > Fund Transfer > Existing Payee > My Accounts

10.1.3 Add Payee - Bank Account

A 'Payee' is the final recipient of payment transactions. The online banking application enables users to register payees towards whom payments are to be made frequently with a Virtual Account on a regular basis. Payee maintenance is beneficial to users as, it spares the user the effort and time spent to fill out the payee information every time a payment is to be initiated towards the payee's account.

While adding a payee, the user is provided with the option to assign an account number to the payee.

This section documents the addition of a payee with transfer type as bank account.

- Internal
- International

How to reach here:

Dashboard > Payments Widget > Manage Payees & Billers > Add New Payee > Bank Account

OR

Dashboard > Toggle Menu > Payments > Setups > Manage Payees & Billers > Add New Payee > Bank Account

OR

Dashboard > Payments Menu > Transfer Money > Manage Payees & Billers > Add New Payee > Bank Account

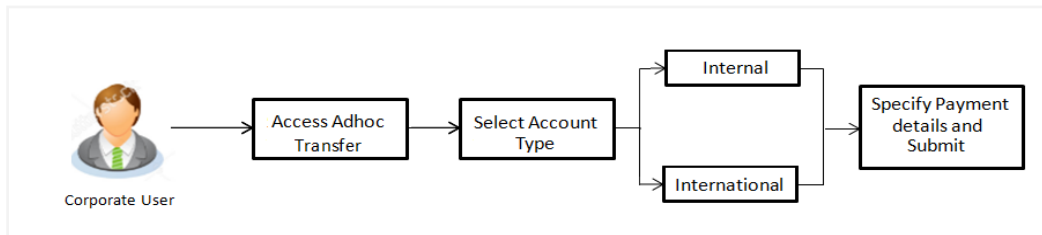
10.2 Adhoc Transfer

An adhoc transfer is one which is used to transfer funds from the user's Virtual Account that he has access to as source of funds to a beneficiary/ payee account which is not registered with the bank. Since the transfer is towards an unregistered beneficiary, customers are required to specify the beneficiary details manually along with the transfer details while initiating an adhoc transfer.

The adhoc transfer can be initiated on the same business day (Pay Now) or any future date (Pay Later).

Pre-Requisites

- Transaction and account access is provided to retail user.
- Transaction limits are assigned to user to perform the transaction.

Workflow**Features Supported In Application**

Following type of transactions are supported under Adhoc Transfers

- Internal Transfer
- International Transfer

How to reach here:

Dashboard > Toggle menu > Payments > Payments and Transfers > Adhoc Payment > Adhoc Transfer

OR

Dashboard > Quick Links > Adhoc Transfer

10.2.1 Adhoc Payment - Internal Fund Transfer

An Internal Bank Account transfer is a transfer initiated from a Virtual Account to an account, which is maintained within the Bank.

Basic payee details i.e. the name of the payee and payee account number are captured. In addition to the payee details, the user is also required to specify transfer specific details while initiating an adhoc internal transfer. The user can also view the transaction limits associated with a current transaction.

10.2.2 Adhoc Payment - International Fund Transfer

An international fund transfer involves the transfer of funds from a Virtual Account to an account that is maintained outside the country and beyond geographical boundaries. While initiating an adhoc international fund transfer, the customer is required to specify payee details which include the payee account number, clearing code of the bank in which the payee's account is held along with the network through which the transfer is to be processed. Details specific to the transfer type must also be defined which include identifying the party who is to bear correspondence charges and defining payment details.

Note: Adhoc Payment to 'Domestic payee' is not supported.

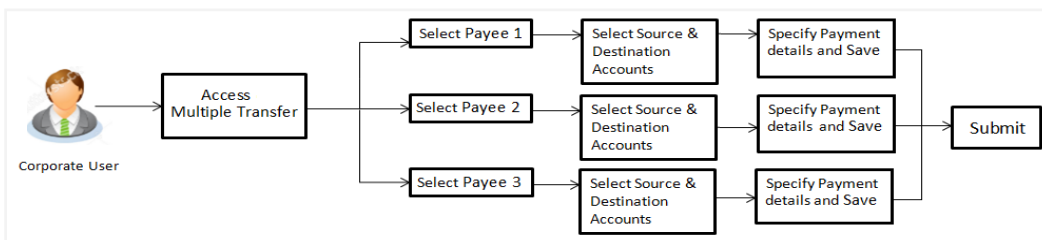
10.3 Multiple Transfers

The Multiple Transfers feature enables users to initiate transfers from a Virtual Account that he has access to as source of funds towards a group of people as part of a single transaction. Through this feature, users can initiate transfers towards registered payees of different transfer types i.e. internal and international transfers, with different transfer dates, all at once from a single screen.

Prerequisites:

- Transaction and account access is provided to the retail user
- Registered payees are maintained
- Purpose of Payments are maintained
- Transaction limits are assigned to the user to perform the transaction
- Payee limits and cooling period limits are maintained

Workflow



How to reach here:

Dashboard > Toggle Menu > Payments > Payments and Transfers > Multiple Transfers
OR
Dashboard > Payments Menu > Multiple Transfers

10.4 Move Money

Move money allows you to transfer money from one Virtual Account to another Virtual Account that are mapped to the same real account.

How to reach here:

Toggle Menu > Virtual Account Management > Move Money
OR
Toggle Menu > Virtual Account Management > Overview > Move Money

To move money:

1. From the **Real Account Number** list, select the appropriate account number.
2. From the **Transfer From** list, select the source Virtual Account Number or name.
3. From the **Transfer To** list, select the destination Virtual Account Number or name.
4. In the **Amount** field, select the currency and enter the amount to be transferred.
5. In the **Remarks** field, enter the remarks on the transaction.

Move Money

Move Money
 ABZ Solutions | ***462

Real Account Number
 xxxxxxxxxxxx0013 ▼

Balance : GBP200,049.89

Transfer From
 xxxxxxxxxxxx0040 - SDCVE01 VA006 🔍

Balance : GBP245.00

Transfer To
 xxxxxxxxxxxx0045 - SDCVE01 VA011 🔍

Balance : GBP513.00

Amount
 GBP ▼ GBP123.00

[View Limits](#)

Remarks

Submit
Cancel
Back

Field Description

Field Name	Description
Real Account Number	Select the Real account number to linked to the Virtual Account.
Balance	Displays the balance in the real account.
Transfer From	Select the Virtual Account Number from which the amount is to be transferred.
Balance	Displays the balance in the source account is displayed.
Transfer To	Select the Virtual Account Number to which the amount is to be transferred.
Balance	Displays the balance in the destination account is displayed.
Amount	Specify the currency and amount to be transferred.
	Note: Funds Transfer can be initiated only between Virtual Accounts belonging to the same real account.
Remarks	Specify the remarks on the transaction.

6. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
7. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
8. The success message of money moved appears along with the reference number.
Click **Go To Dashboard** to navigate to the application dashboard screen.

[Home](#)

11. Internal Credit Line

Internal Credit Line enables a corporate user to define internal credit limits for its subsidiaries and track usage. Often a corporate with cash surplus creates a credit line internally for one of its group companies to utilize. This is to avoid higher bank lending rates and to better utilize internal funds.

Using this option, corporate user can

- Create Internal Credit Line
- View Internal Credit Line
- Edit Internal Credit Line
- Close Internal Credit Line


11.1 Create Internal Credit Line

Corporate user can initiate request to create internal credit line. On creation of credit line, corporate user can offer this credit facility to its subsidiaries.

How to reach here:

Toggle Menu > Virtual Account Management > Internal Credit Line > Create Internal Credit Line

To create internal credit line:

1. In the **Line ID** field, enter the unique id for the internal credit line.
2. From the **Line Branch** list, select the branch name, click  to search required branch name.
3. In the **Line Name** field, enter the unique name for the internal credit line.
4. From the **Line Currency** list, select the currency for the internal credit line to be created.
5. In the **Line Amount** field, enter the line amount for the internal credit line.
6. From the **Line Start Date** list, select the start date for the internal credit line.
7. From the **Line End Date** list, select the end date for the internal credit line.
8. From the **Available for Utilization** field, select the appropriate option to decide the whether the credit line is available for utilization or not.

Internal Credit Line- Create

The screenshot shows the 'Internal Credit Line' creation interface. At the top, there's a header with 'futura bank' and user information: 'Welcome, Joseph Daniel', 'Last login 10 Feb 09:35 PM'. The main form area contains the following fields:

- Line ID:** 1234
- Line Branch:** 003 New Universal Bank
- Line Name:** Credit line1
- Line Currency:** GBP
- Line Amount:** GBP123,456.00
- Line Start Date:** 10 Feb 2021
- Line End Date:** 28 Feb 2021
- Available for Utilization:**

At the bottom of the form are three buttons: 'Submit', 'Cancel', and 'Back'. A 'Note' box on the right states: 'Enables a corporate user to define internal credit limits for its subsidiaries and track usage.'

Field Name	Description
Real Customer Name	Displays the name of real customer.
Party ID	Displays the real customer ID for which the internal credit limit is to be defined.
Line ID	Specify the unique line ID to identify the internal credit line.
Line Branch	Select the line branch name where the internal credit line is to be created.
Line Name	Specify the unique line name to identify the internal credit line.
Line Currency	Select the line currency in which credit facility is to be offered.
Line Amount	Specify the line amount for the internal credit line to be created.
Start Date	Select the start date of the internal credit line.
End Date	Select the end date of the internal credit line.

Field Name	Description
Available for Utilization	Indicates whether the credit line is available or not. The options are: <ul style="list-style-type: none"> • Yes • No

9. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
10. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
11. The success message of **Internal Credit Line** appears along with the reference number.
Click **Go To Dashboard** to navigate to the dashboard screen.
OR
Click **Create Another Credit Line** to create new credit line.

11.2 View Internal Credit Line

Corporate user can inquire and can view a summary of all existing internal credit line. It gives details of the credit line along with utilization details.

How to reach here:

Toggle Menu > Virtual Account Management > Internal Credit Line > View/Edit Internal Credit Line

To search internal credit line:

1. In the **Line ID** field enter the line ID of the existing internal credit line which is to be searched.
OR
In the **Line Name** field enter the line name of the existing internal credit line which is to be searched.
OR
From the **Line Currency** list, select the line currency of the existing internal credit line which is to be searched.
2. Click **Search** to search the credit line. The existing internal credit lines appears based on search criteria.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Clear** to reset the entered data.

Internal Credit Line - Search Result

Viewer
ATM/Branch
English

Search
11 Welcome, Joseph Daniel
Last login 10 Feb 09:35 PM

Internal Credit Line

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Line ID Line Name

Line Currency
Select

Search Clear

Internal Credit Line ID List

Line ID & Name	Line Amount	Start Date	End Date	Available	Status
MOD123 Modularization Line	GBP1,000,000,000.00	23 Jan 2021	31 Jan 2031	Yes	Active
INTCREDLINE1727 Internal Credit Line 4	GBP50,000.00	02 Aug 2021	27 Dec 2021	No	Active
INTCREDLINE1049 Internal Credit Line 5	GBP50,000.00	18 Nov 2020	27 Dec 2020	No	Inactive
SILN01 Sanity Installer Line 01 Edit	GBP2,000.00	28 Nov 2020	31 Dec 2020	No	Inactive
SUSTLINE01 Sustenance IT Line 01 Edit1	USD20,000.00	13 Nov 2020	31 Dec 2020	No	Active
INTCREDLINE1258 Internal Credit Line 2	GBP10,000.00	17 Nov 2020	19 Feb 2021	No	Active
INTCREDLINE1722 Internal Credit Line 1	GBP50,000.00	02 Feb 2021	27 Dec 2021	Yes	Active
CRELINE001 Exchange Rate Check	GBP180,000,000.00	06 Jan 2017	06 Jan 2021	Yes	Active
CRELINE002 Credit Line 001	GBP120,000.00	08 Feb 2021	15 Nov 2030	Yes	Active
LINE001 SD Line Edit	GBP100,000.00	25 Apr 2017	07 Jan 2021	Yes	Active

Page 1 of 3 (1-10 of 21 items) K < 1 2 3 > X

Cancel

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Field Description

Field Name	Description
Real Customer Name	Displays the name of real customer.
Party ID	Displays the real customer ID for which the internal credit limit is defined.
Line ID	Specify the unique line ID of the existing internal credit line which is to be searched.
Line Name	Specify the unique line name of the existing internal credit line which is to be searched.

Field Name	Description
Line Currency	Select the line currency of the existing internal credit line which is to be searched.
Search Result	
Line ID & Name	Displays the line ID or name of the existing credit line.
Line Amount	Displays the line line amount along with the currency of the existing credit line.
Start Date	Displays the start date of the internal credit line.
End Date	Displays the end date of the internal credit line.
Available	Displays the whether the credit line available for utilization or not.
Status	Displays the status of the credit line if active or non-active

- Click on the **Line ID & Name** link to view details of the credit line along with utilization details & its linked Accounts. The **Internal Credit Line - Line Details** screen appears with the details of the selected line.

Internal Credit Line - Line Details

The screenshot displays the 'Internal Credit Line - Line Details' interface. At the top, the user is logged in as 'Joseph Daniel' with the last login time of '10 Feb 09:35 PM'. The main content area is divided into two sections: 'Line Details' and 'Utilization Details'. The 'Line Details' section lists the following information:

- Line ID: CREDLINE001
- Line Branch: HEL FC UNIVERSAL BANK
- Line Name: Exchange Rate Check
- Line Currency: GBP
- Line Amount: GBP180,000,000.00
- Start Date: 05 Jan 2017
- End Date: 05 Jan 2021

The 'Utilization Details' section features a donut chart. The chart is currently empty, indicating that the utilized amount is zero. The legend below the chart shows a dark blue square for 'Utilized Amount' and a light blue square for 'Available Amount'. The total amount shown is GBP180,000,000.00. Below the chart, there are labels for 'Date of Last Utilization' and 'Date of First Utilization'. At the bottom of the screen, there are buttons for 'Edit', 'Close', 'Cancel', and 'Back'. The footer contains the copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Real Customer Name	Displays the name of real customer.
Party ID	Displays the real customer ID for which the internal credit limit is defined.
Line Details	
Line ID	Displays the line ID of the existing internal credit line.
Line Branch	Displays the line branch name where the internal credit line is created.
Line Name	Displays the line name of the existing internal credit line.
Line Currency	Displays the line currency of the existing credit line.
Line Amount	Displays the line amount of the existing internal credit line.
Start Date	Displays the start date of the credit line.
End Date	Displays the end date of the credit line.
Utilization Details	
This section displays the donut graph to represent line utilization.	
Utilized Amount	Displays the utilized amount of the total credit amount.
Available Amount	Displays the available amount for use of the credit line.
Date of Last Utilization	Displays the date of last utilization of credit line.
Date of First Utilization	Displays the date of first utilization of credit line.

4. Click **Edit** to modify and update the credit line.
OR
Click **Close** to close the credit line. Refer **Close Credit Line** section for more details.
OR
Click **Back** to navigate back to previous screen.

11.3 Edit Internal Credit Line

To edit internal credit line:

1. Navigate to the **View Internal Credit Line** screen, and in the **Line ID/ Name/ Line Currency** field; enter the name or ID or Line currency of the credit line whose details you want to edit.
2. Click **Search** to search the credit line. The existing internal credit lines appears based on search criteria.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Clear** to reset the entered data.
3. Click on the **Line ID & Name** link whose details you want to edit.
4. In **Line Details** tab, click **Edit** to modify credit line details. The **Line Details - Edit** screen appears.
 - a. Modify the credit line details, if required in editable fields.
 - b. Click **Save**. The **Review** screen appears.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.

Line Details - Edit

Viewer ATM/Branch English

futura bank

Internal Credit Line

ABZ Solutions
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Line ID
CREDLINE001

Line Branch
HEL FC UNIVERSAL BANK

Line Name

Exchange Rate Check

Line Currency
GBP

Line Amount
GBP180,000,000.00

Line Start Date
06 Jan 2017

Line End Date
06 Jan 2021

Available for Utilization

Submit Cancel Back

Note
Enables a corporate user to define internal credit limits for its subsidiaries and track usage.

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Field Description

Field Name	Description
Real Customer Name	Displays the name of real customer.
Party ID	Displays the real customer ID for which the internal credit limit is to be defined.
Line ID	Displays the unique line ID to identify the internal credit line.
Line Branch	Displays the line branch name where the internal credit line is to be created.
Line Name	Specify the unique line name to identify the internal credit line.
Line Currency	Displays the line currency in which credit facility is to be offered.
Line Amount	Specify the line amount for the internal credit line to be created.
Line Start Date	Select the start date of the internal credit line.
Line End Date	Select the end date of the internal credit line.
Available for Utilization	Indicates whether the credit line is available or not. The options are: <ul style="list-style-type: none"> • Yes • No

5. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
6. The success message of **Internal Credit Line** updation appears along with the reference number.
Click **Go To Dashboard** to navigate to the dashboard screen.
OR
Click **Go To Overview** to go to the Virtual Account Management Dashboard.
OR
Click **Create Another Credit Line** to create new credit line.

11.4 Close Internal Credit Line

Using this option corporate user can close existing internal credit line, after it cannot be used by Virtual Account.

To close internal credit line:

1. Navigate to the **View Internal Credit Line** screen, and in the **Line ID/ Name/ Line Currency** field; enter the name or ID or Line currency of the credit line whose details you want to close.
2. Click **Search** to search the credit line. The existing internal credit lines appears based on search criteria.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Clear** to reset the entered data.
3. Click on the **Line ID & Name** link to view the details internal credit line depending on access to the linked Virtual accounts. The **Internal Credit Line - Line Details** screen appears with the details of the selected line.
4. Click **Edit** to modify and update the credit line.
OR
Click **Close** to close the internal credit line.
OR
Click **Back** to navigate back to previous screen.
5. The confirmation popup appears to close the credit line.
 - a. Click **Yes** to close the credit line.
OR
Click **No** to cancel the deletion.

Close Internal Credit Line

The screenshot displays the Futura Bank user interface for managing an Internal Credit Line. The page title is "Internal Credit Line" and the user is identified as "Joseph Daniel". The interface is divided into two main sections: "Line Details" and "Utilization Details".

Line Details:

- Line ID: CREDLINE001
- Line Branch: HEL FC UNIVERSAL BANK
- Line Name: Exchange Rate Check
- Line Currency: GBP
- Line Amount: GBP180,000,000.00
- Start Date: 06 Jan 2017
- End Date: 06 Jan 2021

Utilization Details:

- Utilized Amount: 00,000.00
- Available Amount: 180,000,000.00
- Date of Last Utilization: (blank)
- Date of First Utilization: (blank)

A confirmation dialog box is overlaid on the screen, titled "Close". It asks, "Are you sure you want to close this Internal Credit Line?" and provides "Yes" and "No" buttons. At the bottom of the page, there are buttons for "Edit", "Close", "Cancel", and "Back".

- The success message of **Internal Credit Line** closed appears along with the reference number.
Click **Go To Dashboard** to navigate to the dashboard screen.

[Home](#)

12. Internal Credit Line Linkage

Using this option corporate user can link his internal credit line to Virtual Account(s). The Virtual Account(s) which are linked are either individual accounts or header accounts from structure. A corporate user is allowed to define percentage of Line Amount or Line Amount can be utilized by an account. A Credit Line ID can be linked to various Virtual Accounts of the same customer.

Using this option corporate user can

- Create Internal Credit Line linkage
- View Linked Virtual Accounts
- Edit Internal Credit Line Linkage
- Delink Virtual Account(s) from Internal Credit Line.

12.1 Create Credit Line Linkage

Corporate user can initiate request to create internal credit line linkage. On linking of Virtual Accounts, its subsidiaries can start utilizing the credit line.

How to reach here:


Toggle Menu > Virtual Account Management > Internal Credit Line > Link Internal Credit Line

To link Virtual Account(s) to a credit line:

1. From the **Line ID** list, select the Credit Line ID to whom Virtual Account(s) are to be linked. The **Virtual Accounts for Linkage** section appears.
2. From the **Virtual Account Number** list, select the account number to be linked to the selected Credit Line.
3. From the **Credit Line Linkage Type** list, select the linkage type either in percentage or value which can be utilized by Virtual Account.
4. If "**Amount**" option selected in **Credit Line Linkage Type** list;
 - b. In the **Linkage Value** field, enter the line amount utilized by an account.

OR

 If "**Percentage**" option selected in **Credit Line Linkage Type** list;
 - a. In the **Linkage Value** field, enter the percentage of Line Amount utilized by an account.
5. Click **Add Row** to link more accounts to credit line.

Note: Click  icon to delete added row.

Internal Credit Line Linkage

Internal Credit Line Linkage
ABZ Solutions | ***462

Line ID
LINE001 - SD Line Edit

Virtual Accounts for Linkage [Add Row](#)

Virtual Account	Credit Limit Linkage Type	Linkage Value
xxxxxxxxxxxx0036 - SDCVE01 VA002	Amount	GBP1,111.00
xxxxxxxxxxxx0065 - SDCVE01 VA013	Amount	GBP2,222.00

[Submit](#) [Cancel](#) [Back](#)

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Field Description

Field Name	Description
Real Customer Name	Displays the name of real customer.
Party ID	Displays the real customer ID for which the internal credit limit is defined.
Line ID	Select the Credit Line ID to which Virtual Account(s) are to be linked.
Virtual Accounts for Linkage	
Virtual Account Number	Select the number and name of the Virtual Account (individual accounts or header accounts).
Credit Limit Linkage Type	Select the percentage of Line Amount or Line Amount which can be utilized by an account. The options are: <ul style="list-style-type: none"> Percentage Amount
Linkage Value	Specify the Linkage Value which can be utilized by an account. This field is enabled once the Credit Limit Linkage Type is selected. Value can be entered in percentage or amount based on Credit Limit Linkage Type selection.

6. Click **Submit** the details.
OR
Click **Cancel** to cancel the transaction.
7. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
8. The success message of initiation of **Internal Credit Line Linkage** appears along with the reference number. Status overlay displays all linked Virtual Accounts.
9. Click **Go To Dashboard** to navigate to the dashboard screen.
OR
Click **View Linked Accounts** to view list of all linked Virtual Accounts to a credit line.

12.2 View Internal Credit Line Linked Virtual Accounts

Corporate user can inquire and can view a summary of all existing internal credit line linked accounts.

How to reach here:

Toggle Menu > Virtual Account Management > Internal Credit Line > View/Edit Internal Credit Line

To search internal credit line linked Virtual Accounts:

1. In the **Line ID** field, enter the line ID of the existing internal credit line which is to be searched.
OR
In the **Line Name** field enter the line name of the existing internal credit line which is to be searched.
OR
From the **Line Currency** list, select the line currency of the existing internal credit line which is to be searched.
2. Click **Search** to search the credit line. The existing internal credit lines appears based on search criteria.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Clear** to reset the entered data.
3. Click **on** the **Line ID & Name** link to view details of the credit line linked Accounts. The **Internal Credit Line - Line Details** screen appears with the details of **Linked Accounts** as a separate tab.

Internal Credit Line - Linked Accounts

Internal Credit Line

ABZ Solutions
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Line Details **Linked Accounts**

Linked Virtual Accounts

Virtual Account No. & Name	Virtual Account Currency	Linkage Value	Status	Actions
xxxxxxxxxxxx0040 SDCVE01 VA006	GBP	GBP100.00	Active	View Utilization
xxxxxxxxxxxx0135 SDCVE01 VA020	EUR	30.00%	Delinked	View Utilization
xxxxxxxxxxxx0136 SDCVE01 VA021	GBP	30.00%	Active	View Utilization

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

Note: You are viewing only those virtual accounts for which you have an access to.

[Edit](#) [Cancel](#) [Back](#)

Utilized Amount in Account Currency
GBP1,000.00

Utilized Amount in Line Currency
GBP1,000.00

Exchange Rate
1

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Field Description



Field Name	Description
Real Customer Name & ID	Displays the name of real customer and ID.
Linked Accounts	This section displays the list of all the associated Virtual Accounts of same customer to a credit line.
Linked Virtual Accounts	Linked Virtual Accounts
Virtual Account No. & Name	Displays the number and name of the Virtual Account (individual accounts or header accounts).
Virtual Account Currency	Displays the Virtual Account currency.
Linkage Value	Displays the linkage amount either in percentage or amount which can be utilized by Virtual Account.
Status	Displays the status of the linked Virtual Accounts.

Field Name	Description
Actions	Click on the View Utilization link to view Utilized Amount in Account Currency, Utilized Amount in Line Currency, and Exchange Rate.

4. Click **Edit** to modify and update the credit line linkage.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.

12.3 Edit Internal Credit Line Linked Virtual Accounts

To edit internal credit line linked Virtual Accounts:

1. Follow the steps 1 to 4 of the **View internal Credit Line Linked Virtual Accounts** section.
2. In **Linked Accounts** tab, click **Edit** to modify details of linked Virtual Accounts. The **Linked Accounts - Edit** screen appears.
 - a. Select one or more checkbox (es) adjacent to **Virtual Account No. & Name** field, and click **Delink Selected** to remove linkage of Virtual Account to credit line.
OR
In **Action** field, click  to update the **Linkage Value** of Virtual Account in percentage or amount. Click  to save the new value entered.
 - b. Click **Submit** to update the details. The **Review** screen appears.
OR
Click **Delink Selected** to remove the linkage of selected Virtual Account with credit line. Refer **Delink Virtual Account** section for more details.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.

Linkage Accounts - Edit

ATM/Branch English

futura bank Welcome, Durgesh Behra
Last login 20 Jan 06:47 PM

Internal Credit Line
ABZ Solutions | ***462

Linked Virtual Accounts [Link Another Virtual Account](#)

<input type="checkbox"/>	Virtual Account No. & Name	Virtual Account Currency	Linkage Value	Actions
<input type="checkbox"/>	xxxxxxxxxxxx0040 SDCVE01 VA006	GBP	GBP1,000.00	
<input type="checkbox"/>	xxxxxxxxxxxx0136 SDCVE01 VA021	GBP	30.00%	

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

You are viewing only those virtual accounts for which you have an access to.

[Submit](#) [Delink Selected](#) [Cancel](#) [Back](#)

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Field Description

Field Name	Description
Real Customer Name	Displays the name of real customer.
Party ID	Displays the real customer ID for which the internal credit limit is defined.
Linked Virtual Accounts	
Virtual Account No & Name	Displays the number and name of the Virtual Account (individual accounts or header accounts).
Virtual Account Currency	Displays the currency of the Virtual Account.
Linkage Value	Displays the Line Amount which can be utilized by an account. This field is enabled after the Amount option is selected in the Credit Limit Linkage Type list. Amount can be put in percentage or figure.
Actions	Click to update the Linkage Value of Virtual Account in percentage or amount. And click to save the new value entered.



- Click on the **Link Another Virtual Account** link to link new Virtual Account to a credit line. The **Internal Credit Line Linkage** screen appears.

4. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
5. The success message of **Internal Credit Line** linkage updation appears along with the reference number. Status overlay displays the Linkage status.
Click **Go To Dashboard** to navigate to the dashboard screen.
OR
Click **Go To Overview** to go to the Virtual Account Management Dashboard.
OR
Click **Create Another Credit Line** to create new credit line.

12.4 Delink Internal Credit Line Linked Virtual Accounts

Using this option corporate user can de-associate the linked Virtual Accounts from the credit line.

To delink Virtual Accounts:

1. Navigate to the **View Internal Credit Line** screen, and in the **Line ID/ Name/ Line Currency** field; enter the name or ID or Line currency of the credit line whose details you want to edit.
2. Click **Search** to search the credit line. The existing internal credit lines appears based on search criteria.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Clear** to reset the entered data.
3. Click on the **Line ID & Name** link to view the details internal credit line depending on access to the linked Virtual accounts. The **Internal Credit Line - Line Details** screen appears with the details of the selected line.
4. In **Linked Accounts** tab, click **Edit** to modify details of linked Virtual Accounts. The **Linked Accounts - Edit** screen appears.
 - a. Select one or more checkbox (es) adjacent to **Virtual Account No. & Name** field and click **Delink Selected** to remove linkage of Virtual Account to credit line.
OR
In **Action** field, click  to update the **Linkage Value** of Virtual Account. Click  to save the new value entered.
 - b. Click **Submit** to update the details. The **Review** screen appears.
OR
Click **Delink Selected** to remove the linkage of selected Virtual Account with credit line.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.

Delink Virtual Account

The screenshot displays the 'Internal Credit Line' interface for 'ABZ Solutions | ***462'. It features a table of 'Linked Virtual Accounts' with columns for selection, account details, currency, linkage value, and actions. A confirmation popup titled 'Delink' is overlaid on the table, asking 'Are you sure you want to delink the selected Account(s)?' with 'Yes' and 'No' buttons. The table shows two accounts: one with a linkage value of GBP100.00 and another with 30.00%. The interface includes a 'Submit' button, a 'Delink Selected' button, and a 'Cancel' button. A footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

<input type="checkbox"/>	Virtual Account No. & Name	Virtual Account Currency	Linkage Value	Actions
<input checked="" type="checkbox"/>	xxxxxxxxxxxx0040 SDCVE01 VA006		GBP100.00	✎
<input type="checkbox"/>	xxxxxxxxxxxx0136 SDCVE01 VA021		30.00%	✎

5. The confirmation popup appears to delink Virtual Account.
 - a. Click **Yes** to delink Virtual Account.
OR
Click **No** to cancel the deletion.

[Home](#)

13. Statements

13.1 Transaction Inquiry

Through this option, the user can search and view the transactions of a Virtual Account which they have access to. The user can also download the search results as a statement in a password protected pdf or csv format.

How to reach here:

Dashboard > Toggle Menu > Virtual Account Management > Statements > Transaction Inquiry

To view and download the Virtual Account management Transaction Inquiry:

1. On **Transaction Inquiry** screen, click **Look up Account** to search the Virtual Account.
The **Search Account** popup appears.
2. Search and select the Virtual Account from the list.
3. In **Reference Number** field, enter the reference number.
4. In **Transaction Type** field, select the transaction type.
5. In the **From Date** field, select the date from which statement is needed from the calendar.
6. In the **To Date** field, select the date to which statement is needed from the calendar.
7. Click **Search**. Based on search criteria search result appears.
OR
Click **Reset** to clear the entered details.
OR
Click **Cancel** to cancel the transaction.

Transaction Inquiry

The screenshot displays the Futura Bank Transaction Inquiry page. At the top right, it shows 'ATM/Branch' and 'English'. The user is logged in as 'Welcome, Durgesh Behra' with a last login time of '28 Jan 04:18 PM'. The page title is 'Transaction Inquiry' and the user's account is identified as 'ABZ Solutions | ***462'. The search form includes a 'Virtual Account Number' field with a 'Look up Account' link, a 'Reference Number' field, a 'Transaction Type' dropdown menu set to 'All', and 'From Date' and 'To Date' fields with calendar icons. The dates are '01 Jan 2021' and '26 Jan 2021' respectively. At the bottom of the form are 'Search', 'Cancel', and 'Clear' buttons. A copyright notice is visible at the very bottom: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Search Account Popup

Field Description

Field Name	Description
Virtual Account	Select the Virtual account number of user. <hr/> Note: User can view the statement of only those Virtual Accounts, which he has access to. <hr/>
Search Account Popup	
Account Number	Specify the Virtual Account number.
Account Name	Specify the Virtual Account name.
Branch	Specify the branch of the account.
Currency	Specify the currency of the account.
Search Results	
Account No & Name	Displays the Virtual Account number and name.
Account Branch	Displays the branch of the account.
Currency	Displays the currency of the account.
Reference Number	Specify the reference number of the transaction.

Field Name	Description
Transaction Type	Select the type of the transaction. The options are: <ul style="list-style-type: none"> • All • Credit • Debit
From Date / To Date	Select the start and end date range of the transaction – for a date bound search.

Transaction Inquiry – Search Results

The screenshot shows the Futura Bank Transaction Inquiry interface. At the top, there are navigation options for 'Viewer', 'ATM/Branch', and 'English'. The user is logged in as 'Welcome, Joseph Daniel' with the last login time '24 Feb 09:14 PM'. The page title is 'Transaction Inquiry' for account 'ABZ Solutions | ***462'. The search criteria are set to 'All' for Transaction Type and '07 Apr 2018' for both From Date and To Date. A 'Search' button is visible, along with a 'Download' button. The results table is as follows:

Date	Description	Reference Number	Amount
07 Apr 2018	Test	HELZVIB011275004	GBP100.00Dr
07 Apr 2018		HELZVIB011275005	GBP300.00Dr
07 Apr 2018		HELZVIB011275006	GBP300.00Dr
07 Apr 2018	Test1	HELZVIB011276501	GBP100.00Cr
07 Apr 2018	Txn 2	HELZVIB011277001	GBP25.00Dr
07 Apr 2018		HELZVIB011275003	GBP200.00Dr

Page 1 of 1 (1-6 of 6 items) | < 1 > ✕

Cancel

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Field Description

Field Name	Description
Search Results	It displays the account activity.
Date	Displays the date on which the transaction is processed.
Description	Displays the brief description of the transaction.
Reference Number	Displays the reference number of transaction.

Field Name	Description
Amount	Displays the debit/ credit amount of the transaction.

8. Click **Download**, to download the transaction summary in a specific format.
OR
Click **Cancel** to navigate to the previous screen.

13.2 Pre-Generated Statement



Pre-Generated statement provides the details of the transactions of the Virtual Accounts for a given period. The user selects the Virtual Account Number or Name for which the available statements are fetched. The business user can choose the statement format as MT940, MT942, MT950, CAMT.052, CAMT.053, and PDF.

Note: At System configuration, the maximum date range to request the statements are configured.

How to reach here:

Toggle Menu > Virtual Account Management > Statement > Pre-Generated Statement

To generate the Pre-Generated statement:

1. From the **Statement Type** list, select the appropriate type in which format you wish to search the statement.
2. In the **Virtual Entity** field, select the Virtual Entity ID or name from the list or enter the Virtual Entity ID, and click .
3. In the **IBAN** field, enter the IBAN Number.
4. In the **Virtual Account Branch** field, select the Virtual Account Branch from the list.
5. In the **Virtual Account** field, select the Virtual Account Number or name from the list or enter the Virtual Account Number, and click .

Note:

If the user does not select any Virtual Account, the statement is fetched for all the Virtual Accounts linked under the selected Virtual Entity similar to MT & CAMT statements.

If the **Statement Type** is selected as PDF, system validates the **Statement Type** selected under **PDF Statement Preferences** for the selected Virtual Entity.

If the **Statement Type** is selected as Consolidated, **Virtual Account** field is disabled, and the statement is fetched for all the Virtual Accounts linked under the selected Virtual Entity.

6. In the **From Date** field, select the date from which statement is needed from the calendar.
7. In the **To Date** field, select the date to which statement is needed from the calendar.
8. Click **Search** to search the statements based on search criteria. Statement Type, Virtual Entity, From Date, and To Date are mandatory to get search results.
OR
Click **Reset** to reset the entered data.
OR
Click **Cancel** to cancel the transaction.

- Displays the **Available Statements** based on search criteria along with the date and time generated.

Pre-Generated Statement

Viewer ATM/Branch English

futura bank Welcome, Joseph Daniel
Last login 23 Feb 03:45 PM

Pre-Generated Statement

ABZ Solutions
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Statement Type: MT942

Virtual Entity: SDCVE01 - SDCVE01 Edit

IBAN: GB0000HELOBP00

Branch Name: Select

Virtual Account: xxxxxxxx0024 - SDCVE01 VA0...

From Date: 28 Mar 2018 To Date: 04 Apr 2018

Search Reset Cancel

ⓘ Difference between From Date and To Date should not be greater than 30 days.

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Available Statements

Viewer ATM/Branch English

futura bank Welcome, Joseph Daniel
Last login 23 Feb 03:45 PM

Pre-Generated Statement

ABZ Solutions
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Statement Type: MT942

Virtual Entity: SDCVE01 - SDCVE01 Edit

IBAN: GB0000HELOBP00

Branch Name: Select

Virtual Account: xxxxxxxx0024 - SDCVE01 VA0...

From Date: 28 Mar 2018 To Date: 04 Apr 2018

Search Reset

ⓘ Difference between From Date and To Date should not be greater than 30 days.

Available Statements


29 Mar 2018 12:03 AM

Page 1 of 1 (1 of 1 items) | < 1 > x

Cancel

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Field Description

Field Name	Description
Statement Type	Select the statement type format you wish to search the statement generated.
Virtual Entity	Select the Virtual Entity for which the statements are to be searched.
IBAN	Specify the IBAN for which the statements are to be searched.
Branch Name	Select the Branch Name for which the statements are to be searched. Note: User can view the branch names for which he has access to.
Virtual Account	Select the Virtual Account Number or name for which the statements are to be searched.
From Date	Select the date from which statement is required.
To Date	Select the date to which statement is required.
Available Statements	Displays the list of statements based on search criteria along with the date and time generated. Click on  icon to download the respective statement.

13.3 Adhoc Statement



Adhoc statement provides the details of Virtual Accounts transactions for a given period on Adhoc basis. The user has to select the Virtual Account Number or Name for which the statement has to be generated. The business user can choose the statement format as MT942, CAMT.052, and PDF.

Note: At System configuration, the maximum date range to request the statements is configured.

How to reach here:

Toggle Menu > Virtual Account Management > Statement > Adhoc Statement

To generate the Adhoc statement:

1. From the **Statement Type** list, select the appropriate type in which the statement has to be generated.
2. In the **Virtual Entity** field, select the Virtual Entity ID or name from the list or enter the Virtual Entity ID, and click .
3. In the **IBAN** field, enter the IBAN Number.
This field appears only if the **Statement Type** is selected as PDF.
4. In the **Virtual Account** field, select the Virtual Account Number or name from the list or enter the Virtual Account Number, and click .

Note:

If the **Statement Type** is selected as **PDF**, and if the user does not select any Virtual Account, the statement is generated for all the Virtual Accounts.

If the **Statement Type** is selected as MT or CAMT, the **Virtual Account** field is mandatory.

5. In the **From Date** field, select the date from which statement is needed from the calendar.
 6. In the **To Date** field, select the date to which statement is needed from the calendar.
-

Note:

From Date and **To Date** fields are displayed only if the **Statement Type** is selected as **PDF**.

7. Click **Generate** to generate the statements based on the selection criteria. Statement Type, Virtual Entity, From Date, and To Date are mandatory to generate the statement.
OR
Click **Reset** to reset the entered data.
OR
Click **Cancel** to cancel the transaction.

Adhoc Statement

The screenshot shows the 'Adhoc Statement' page in the Futura Bank system. At the top, there's a navigation bar with 'Viewer', 'ATM/Branch', and 'English' options. The user is identified as 'Joseph Daniel' with a last login of '23 Feb 03:45 PM'. The main form is titled 'Adhoc Statement' and is for 'ABZ Solutions ***462'. It contains several input fields: 'Statement Type' set to 'PDF', 'IBAN' set to '000HELDEF10', 'From Date' set to '07 Apr 2018', 'Virtual Entity' set to 'CORPC34 - Corp CORPC34', and 'Virtual Account' set to 'xxxxxxxxxxx0308 - CAcctClose2 C...'. There are also 'To Date' and 'To Date' fields, both set to '07 Apr 2018'. Below the form are 'Generate', 'Reset', and 'Cancel' buttons. A warning message indicates that the difference between 'From Date' and 'To Date' should not exceed 30 days. The footer contains copyright information for Oracle.

Field Description

Field Name	Description
Statement Type	Select the statement type format you wish to search the statement generated.
Virtual Entity	Select the Virtual Entity for which the statements are to be searched.
IBAN	Specify the IBAN for which the statements are to be searched. This field is displayed only if the Statement Type is selected as PDF .
Virtual Account	Select the Virtual Account Number or name for which the statements are to be searched.
From Date	Select the date from which statement is required. This field is displayed only if the Statement Type is selected as PDF .
To Date	Select the date to which statement is required. This field is displayed only if the Statement Type is selected as PDF .

[Home](#)

14. Special Rate Maintenance

There are use cases like Third Party Fund Management or POBO-COBO where Virtual Accounts when used also earn interest income. The rate of interest for these Virtual Accounts is set by the corporate itself. There will be a default or "General Rate" set up that applies to all the Virtual Accounts that have interest income. However, there could be instances where for a few select Virtual Accounts a different rate is applicable. This rate is called "Special Rate" and corporate user will be able to select Virtual Accounts one at a time and set the special rates.

Pre-requisite

OBVAM and OBIC integration is available and the necessary linking of OBVAM Product to Interest Groups in OBIC is done

Using this option corporate user can

- View Special Rates
- Edit Special Rates
- Add Special Rates

14.1 View Special Rates

How to reach here:

Toggle Menu > Virtual Account Management > Interest Rate > View/Edit Special Rates

To view special rates for Virtual Account:

1. Navigate to the **Special Rate Maintenance** screen.
2. Specify the IBAN number to filter the interest products and view the special rates.

Note: The Virtual Accounts associated to specified IBAN will only appear for selection.

3. Click **Look up Account** to select the Virtual Account.
The **Search Account** popup appears. For the detailed explanation, refer to the **Search - Account Popup** screen and its Field description under [14.1 Transaction Inquiry](#).
4. Search and Select the Virtual Account from the list.
5. From the **Effective Date** list, select the To and From date from the calendar.
6. Click **Add** to navigate to the **Add Special Rates** screen.
OR
Click **Search**. Based on search criteria the list of special rates maintained appears.
OR
Click **Clear** to clear the search criteria.
OR
Click **Cancel** to cancel the transaction.

Special Rate Maintenance – Search Result

ATM/Branch English

futura bank

Welcome, Durgesh Behra
Last login 20 Jan 06:47 PM

Special Rates Maintenance
ABZ Solutions | ***462 Add

IBAN: GB000000330040137
Virtual Account Number: xxxxxxxxxxx0001 [Look up Account](#)

Branch Name: HEL FC UNIVERSAL BANK
Currency: GBP

Effective Date: 01 Mar 2021 - 30 Apr 2021

Search Clear

Special Rates

Effective Date	Interest Products
03 Dec 2020	3
04 Dec 2020	3
07 Dec 2020	3
15 Dec 2020	3
16 Dec 2020	3
24 Dec 2020	3

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Cancel

① You are viewing the details of only those virtual accounts which you have an access to.

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Field Description

Field Name	Description
Real Customer Name & ID	Displays the name of real customer and ID.
IBAN	Specify the IBAN number to filter the interest products and view the special rates.
Virtual Account Number	Select the Virtual Account Number for which special rate maintenance to be viewed. Note: Virtual Account number should be searched through Look Up Account where the filtration can be done using Virtual Account Number, Virtual Account Name, Branch and Currency.
Branch Name	Displays the Branch name of Virtual Account Number for which special rate maintenance to be viewed. Note: Branch gets populated based on the selected Virtual Account Number.

Field Name	Description
Currency	Displays the currency for which special rate maintenance to be viewed. Note: Currency gets populated based on the selected Virtual Account Number.
Effective Date	Specify the date from and to which the special rate is maintained.
Search Result	
Effective Date	Displays the date from which the interest rate is effective.
Interest Products	Displays the count of interest products.

- Click on the specific **Effective Date** link to view the interest rate maintained for Virtual Account for that date. The **Special Rate Maintenance Details** screen appears.

Special Rate Maintenance Details

Special Rate Maintenance
ABZ Solutions | ***462

Virtual Account Number: xxxxxxxxxxxx0001
Effective Date: 03 Dec 2020
Virtual Account Branch: 003 New Universal Bank
Currency: GBP

Special Interest Rates

Interest Product	Rate Description	Rate	Rate Code
Debit Interest Product	Rate1	1.00%	RATE1
Debit Interest Product	Rate2	1.00%	RATE1
Debit Interest Product	Rate3	1.00%	RATE1

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

[Edit](#) [Back](#)

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Field Description

Field Name	Description
Real Customer Name & ID	Displays the name of real customer and ID.
Virtual Account Number	Displays the Virtual Account Number for which special rate maintenance is done.

Field Name	Description
Effective Date	Displays the date range in which the interest rate will be effective.
Branch Name	Displays the Branch name of Virtual Account Number for which special rate maintenance is done.
Currency	Displays the currency for which special rate maintenance is done.
Interest Product	Displays the name of the interest product.
Rate Description	Displays the rate description.
Rate	Displays the rate applied.
Rate Code	Displays the rate code applied.

8. Click **Edit** to modify the special rate to the Virtual Account.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.

14.2 Edit Special Rates

How to reach here:

Toggle Menu > Virtual Account Management > Interest Rate > View/Edit Special Rates

To modify special rates for Virtual Account:

1. Follow the steps 1 to 5 of **View Special Rate** section.
2. Click **Edit** to modify the special rate.
The **Special Rate Maintenance – Edit** screen appears.
3. In the **Rate** field, enter the new rate or special rate to be applicable for the interest product.
4. From the **Rate Code** list, select the appropriate rate category for the interest product.

Special Rate Maintenance – Edit

ATM/Branch English

futura bank

Welcome, Durgesh Behra
Last login 21 Jan 02:24 PM

Special Rates Maintenance
ABZ Solutions | ***462

Virtual Account Number: xxxxxxxxxxxx0001
Effective Date: 03 Dec 2020
Branch Name: 003 New Universal Bank
Currency: GBP

Special Interest Rates

Interest Product	Rate Description	Rate	Rate Code
Debit Interest Product	Rate1	1.00%	RATE1
Debit Interest Product	Rate2	1.00%	RATE1
Debit Interest Product	Rate3	1.00%	RATE1

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

Submit Cancel Back

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5. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
6. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
7. The success message for initiation of Special Rate update appears along with the reference number.
Click **Go To Dashboard** to navigate to the dashboard screen.
OR
Click **Go To Overview** to navigate to the Virtual Account management dashboard.

14.3 Add Special Rates

How to reach here:

Toggle Menu > Virtual Account Management > Interest Rate > Add Special Rates

OR

Toggle Menu > Virtual Account Management > Interest Rate > View/Edit Special Rates > Add

To add special rates for Virtual Account:

1. Navigate to the **Add Special Rates** screen.
2. Specify the IBAN number to filter the interest products and view the special rates.

Note: The Virtual Accounts associated to specified IBAN will only appear for selection.

3. Click **Look up Account** to select the Virtual Account.
The **Search Account** popup appears. For the detailed explanation, refer to the **Search - Account Popup** screen and its Field description under [14.1 Transaction Inquiry](#).
4. From the **Effective Date** list, select the date from the calendar.
5. The Virtual Account Branch and Currency for the selected Virtual Account Number appears.
6. Click **Search**. Based on search criteria the list of virtual account appears.
OR
Click **Clear** to clear the search criteria.
OR
Click **Cancel** to cancel the transaction.

Add Special Rates

Viewer ATM/Branch English

futura bank

Special Rates Maintenance
ABZ Solutions | ***462

IBAN: GB000000330040137

Virtual Account Number: xxxxxxxxxxxx0036 [Look up Account](#)

Branch Name: HEL FC UNIVERSAL BANK

Currency: GBP

Effective Date: 23 Apr 2021

Search Clear

Special Interest Rates

Interest Product	Rate Description	Rate	Rate Code
ICP2	Rate1	5.00%	Select
ICP2	Rate2	20.00%	Select
ICP2	Rate3	5.00%	Select

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

Submit Cancel Back

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Field Description

Field Name	Description
Real Customer Name & ID	Displays the name of real customer and ID.
IBAN	Specify the IBAN number to filter the interest products and add the special rate. Note: Based on IBAN selection, Virtual Account Number will be pre-populated.
Virtual Account Number	Select the Virtual Account Number for which special rate maintenance is done. Note: Virtual Account number should be searched through Look Up Account where the filtration can be done using Virtual Account Number, Virtual Account Name, Branch and Currency.
Branch Name	Displays the Branch name of Virtual Account Number for which special rate maintenance is done. Note: Branch gets populated based on Virtual Account Number.

Field Name	Description
Currency	Displays the currency for which special rate maintenance is done. Note: Currency gets populated based on Virtual Account Number.
Effective Date	Displays the date from which the interest rate will be effective.
Search Results	
Interest Product	Displays the name of the interest product.
Rate Description	Displays the rate description.
Rate	Specify the rate to be applied.
Rate Code	Specify the rate code to be applied.

7. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
8. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
9. The success message for initiation of New/Special Rate appears along with the reference number.
Click **Go To Dashboard** to navigate to the dashboard screen.
OR
Click **Go To Overview** to navigate to the Virtual Account management dashboard.

[Home](#)

15. General Rate Maintenance

There are use cases like Third Party Fund Management or POBO-COBO where Virtual Accounts when used also earn interest income. The rate of interest for these Virtual Accounts is set by the corporate itself. There will be a default or 'General Rate' set up that applies to all the Virtual Accounts that have interest income.

Pre-requisite

OBVAM and OBIC integration is available and the necessary linking of OBVAM Product to Interest Groups in OBIC is done

Using this option corporate user can


- View General Rates
- Edit General Rates
- Add General Rates

15.1 View General Rates

How to reach here:

Toggle Menu > Virtual Account Management > Interest Rate > View/Edit General Rates

To view general rates for Virtual Account Product:

1. Navigate to the **View General Rates** screen.
2. In the **Product** field, enter or select the Virtual Account product from the list, click .
3. From the **Effective Date** list, select the From and To date from the calendar.
4. From the **Branch** list, select the Virtual Account branch.
5. From the **Currency** list, select the Virtual Account currency.
6. Click **Search**. Based on search criteria the list of general rate maintained appears. VA Product, VA Branch, & VA Currency are mandatory to get search results
OR
Click **Clear** to clear the search criteria.
OR
Click **Cancel** to cancel the transaction.

General Rate Maintenance – Search Result

Viewer ATM/Branch English

futura bank Welcome, Sweta Varnuser Last login 23 Nov 02:51 PM

General Rates Maintenance
ABZ Solutions | ***462 Add

Product: DEF1 - SK Defence Systems Pro...
Branch Name: 003 New Universal Bank
Effective Date: From To
Currency: GBP

Search Clear

General Rates

Effective Date	Interest Products	Branch Name	Currency
07 Apr 2018	6	003 New Universal Bank	GBP
01 Oct 2020	3	003 New Universal Bank	GBP
06 Nov 2020	3	003 New Universal Bank	GBP
09 Nov 2020	3	003 New Universal Bank	GBP
11 Nov 2020	3	003 New Universal Bank	GBP
18 Nov 2020	3	003 New Universal Bank	GBP
19 Nov 2020	3	003 New Universal Bank	GBP
15 Dec 2020	3	003 New Universal Bank	GBP

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Cancel

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Field Description

Field Name	Description
Real Customer Name & ID	Displays the name of real customer and ID.
Product	Specify the Virtual Account product name for which general rate maintenance to be viewed. Note: Virtual Account Product for which interest rates are not maintained will not be available in dropdown list.
Effective Date	Specify the date from and to which the general rate is maintained.
Branch Name	Specify the branch name of the Virtual Account. Note: User can view the branch names for which he has access to.
Currency	Specify the currency of Virtual Account.

Field Name	Description
Search Result	
Effective Date	Displays the date from which the interest rate is effective.
Interest Products	Displays the count of interest products.
Branch Name	Displays the branch name of the Virtual Account.
Currency	Displays the currency of the Virtual Account.

- Click on the specific **Effective Date** link to view the interest rate maintained for Virtual Account for that date. The **General Rate Maintenance Details** screen appears.

General Rate Maintenance Details

Viewer ATM/Branch English

futura bank Welcome, Sweta Vamuser Last login 23 Nov 02:51 PM

General Rates Maintenance Edit

ABZ Solutions | ***462

Product	Effective Date	Branch Name	Currency
DEF1 - SK Defence Systems Product 1	07 Apr 2018	003 New Universal Bank	GBP

General Interest Rates

Interest Product	Rate Description	Rate	Rate Code
Debit Interest Product	Rate1	1.75%	RATE1
Debit Interest Product	Rate2	11.00%	RATE1

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Edit Cancel Back

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Field Description

Field Name	Description
Real Customer Name & ID	Displays the name of real customer and ID.
Product	Displays the name of the Virtual Account product for which general rate maintenance is done. Note: Product for which Interest rates are maintained only be available in the dropdown list.
Effective Date	Displays the date range in which the interest rate will be effective.

Field Name	Description
Branch Name	Displays the branch name of the Virtual Account.
Currency	Displays the currency for which general rate maintenance is done.
Interest Rates	
Interest Product	Displays the name of the interest product.
Rate Description	Displays the rate description.
Rate	Displays the rate applied.
Rate Code	Displays the rate code applied.

Note: Interest rates cannot be modified for the Virtual Account Product selected with the bank level rates. **Edit** option will not appear for those Virtual Account Products.

8. Click **Edit** to modify the general rate to the Virtual Account Product.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.

15.2 Edit General Rates

To modify general rates for Virtual Account Product:

1. Follow the steps 1 to 7 of **View General Rate** section.
2. Click **Edit** to modify the general rates.
The **General Rate Maintenance – Edit** screen appears.
3. In the **Rate** field, enter the new rate or general rate to be applicable for the interest product.
4. From the **Rate Code** list, select the appropriate rate category for the interest product.

General Rate Maintenance – Edit

Interest Product	Rate Description	Rate	Rate Code
Debit Interest Product	Rate2	0.05%	RATE1
Debit Interest Product	Rate1	1.02%	RATE1
Debit Interest Product	Rate3	0.10%	RATE1
Debit Interest Product	Rate1	1.75%	RATE1
Debit Interest Product	Rate2	11.00%	RATE1

5. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
6. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
7. The success message for initiation of General Rate update appears along with the reference number.
Click **Go To Dashboard** to navigate to the dashboard screen.
OR
Click **Go To Overview** to navigate to the Virtual Account management dashboard.

15.3 Add General Rates

How to reach here:

Toggle Menu > Virtual Account Management > Interest Rate > Add General Rates

OR

Toggle Menu > Virtual Account Management > Interest Rate > View/Edit General Rates > Add

To add general rates for Virtual Account:

1. Navigate to the **Add General Rates** screen.
2. In the **Product** field, search and select the Virtual Account Product or name from the list.

Note: Virtual Account Product for which the interest rates are not maintained, and the bank level rates are maintained will not be available in dropdown list.

3. From the **Effective Date** list, select the date from the calendar.
4. From the **Branch Name** field, select the branch name.
5. From the **Currency** field, select the Virtual Account Currency
6. Click **Search**. Based on search criteria the list of virtual account product appears.
OR
Click **Clear** to clear the search criteria.
OR
Click **Cancel** to cancel the transaction.

Add General Rates

The screenshot displays the 'General Rates Maintenance' page in the Futura Bank system. The search criteria are as follows:

- Product:** DEF1 - SK Defence Systems Pro...
- Effective Date:** 02 Oct 2010
- Branch Name:** 003 New Universal Bank
- Currency:** GBP

The 'General Interest Rates' table is shown below:

Interest Product	Rate Description	Rate	Rate Code
ICP2	Rate1	10.00%	Select
ICP2	Rate2	4.00%	Select
ICP2	Rate3	15.00%	Select

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

Buttons: **Submit**, **Cancel**, **Back**

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Field Description

Field Name	Description
Real Customer Name & ID	Displays the name of real customer and ID.
Product	Specify the name of the Virtual Account product for which general rate maintenance is done.
Effective Date	Specify the date from which the interest rate will be effective.
Branch Name	Specify the Branch name of Virtual Account Number for which general rate maintenance is done.
Currency	Specify the currency for which general rate maintenance is done.
Search Results	
Interest Product	Displays the name of the interest product.
Rate Description	Displays the rate description.
Rate	Specify the rate to be applied.
Rate Code	Specify the rate code to be applied.

7. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
8. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
9. The success message for initiation of New/General Rate appears along with the reference number.
Click **Go To Dashboard** to navigate to the dashboard screen.
OR
Click **Go To Overview** to navigate to the Virtual Account management dashboard.

[Home](#)

FAQs

1. Can I create multiple Virtual Entities?

Yes, you can create numerous Virtual Entities under a Real Entity .There is no upper limit to it.

2. Is it necessary to create a Virtual entity in order to create a Virtual Account?

Yes, for creating a Virtual Account, it is mandatory to first create a Virtual Entity & then create Virtual Accounts under it. You may choose to open a single or multiple Virtual Accounts under a single Virtual entity.

3. Can I create multiple Virtual Accounts in a single request?

Yes, you can create numerous Virtual accounts using Bulk file upload option. There is no upper limit to it. You may also create multiple Virtual Accounts via menu option however; this is limited to one Virtual Account at a time.

4. Can I close a Virtual Entity or a Virtual Account even if there is any balance in it?

No, you cannot close a virtual Account if there is any balance in it. Similarly, you cannot close a Virtual Entity until all the linked Virtual accounts under it are zeroed and closed.

5. How do I create a Virtual Accounts Structure?

You need to first select a real account under which you want to create a structure. In the structure there will be a Virtual Account, which sits on the top as a Header Account under which you can start linking child accounts. You can create one structure at a time however there is no upper limit of adding child accounts to a parent account.

6. Can I create a Virtual Accounts Structure in different views?

Yes, you can create a Virtual Accounts Structure in tree view or in tabular view. You can also switch the view anytime during the creation to one way or the other.

7. Can I edit a Virtual Accounts Structure in different views?

No, you can only create, view & close a Virtual Accounts Structure in both table & tree format. Edit Structure in Tree view is currently not supported and can only be performed in Table view.

8. Will I be able to access virtual Accounts structure on all the browsers?

No, virtual Accounts structure is not supported on any version of Internet Explorer.

9. How do I make Payments & Transfers?

You can make payments & funds transfers using Move Money option placed on Dashboard or via Menu option however, transfers can only be initiated from one Virtual Account to another Virtual Account belonging to a single real account.

10. Can I use Virtual Account Management application from mobile?

No, currently it is supported only on Desktop and tablet (landscape view).

11. Can I get an updated overview of my Top Virtual Account Balances & cash positions any time?

Yes, you can get the complete information and overall Virtual Accounts performances real time on Virtual Account Management Dashboard.

12. Can I customize my Dashboard and select the widgets I want?

Yes, you can pick the widgets for your Dashboard preferred as per your usage and create your own Dashboard.

13. Will I see the data of all the Virtual Accounts on Dashboard even If I have limited access to only few Accounts?

No, data, balances, Graphs, charts etc. of only those Virtual Accounts will be shown in the entire application for which you have access to. Access is provided basis Real Accounts & Virtual Accounts.

14. Is it mandatory to select Virtual Entity & Currency to view details in Balance Trends, Top 5 Virtual Accounts & Cash Positions widget?

Yes, data will be published based on your selection of Entity and currency. In case if no accounts are maintained in selected combination, then error message will shown to you.

15. Can I create Virtual Multi-Currency Account using Real accounts I do not have access to?

No, you can create virtual multi-currency account by using only those single currency real accounts, which you have access to. Further, only those real accounts that have been identified for participating in VAM can be used to create a Virtual multi-currency account.

16. Can I view the Balances of all the linked Real Accounts in a VMCA?

Yes. After Selecting a Virtual Multi-currency account from the drop down, "View Balance" link will appear. On click of it, a pop up is shown which will display the balance of each real account.

17. Is it mandatory to default a currency while creating Virtual Multi-Currency Account?

No, it is an optional field. You may choose to create a virtual multi-currency account without defaulting a currency.

18. Can I create multiple Virtual Multi-currency accounts using the same real accounts?

Yes, you can create Virtual Multi-currency accounts in such combination.

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