

Integration Guide
Oracle Banking Virtual Account Management

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Integration Guide

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. About this Manual

1.1 Purpose

This guide helps you to get acquainted with the information on inter-connecting Oracle Banking Virtual Account Management to Core Banking, Payments, and Liquidity Management systems.

1.2 Audience

This guide is primarily intended for the following user/user roles:

Role	Function
Back Office Data Entry Clerk	To input functions for maintenance related to the interface
Implementation teams	For setting up integration

1.3 List of Chapters

Chapters	Description
Chapter 1	Provides information on the intended audience. It also lists the various chapters covered in this manual.
Chapter 2	This chapter provides information on inter-connecting Oracle Banking Virtual Account Management to Core Banking, Payments, and Liquidity Management systems.

1.4 Acronym and Abbreviation

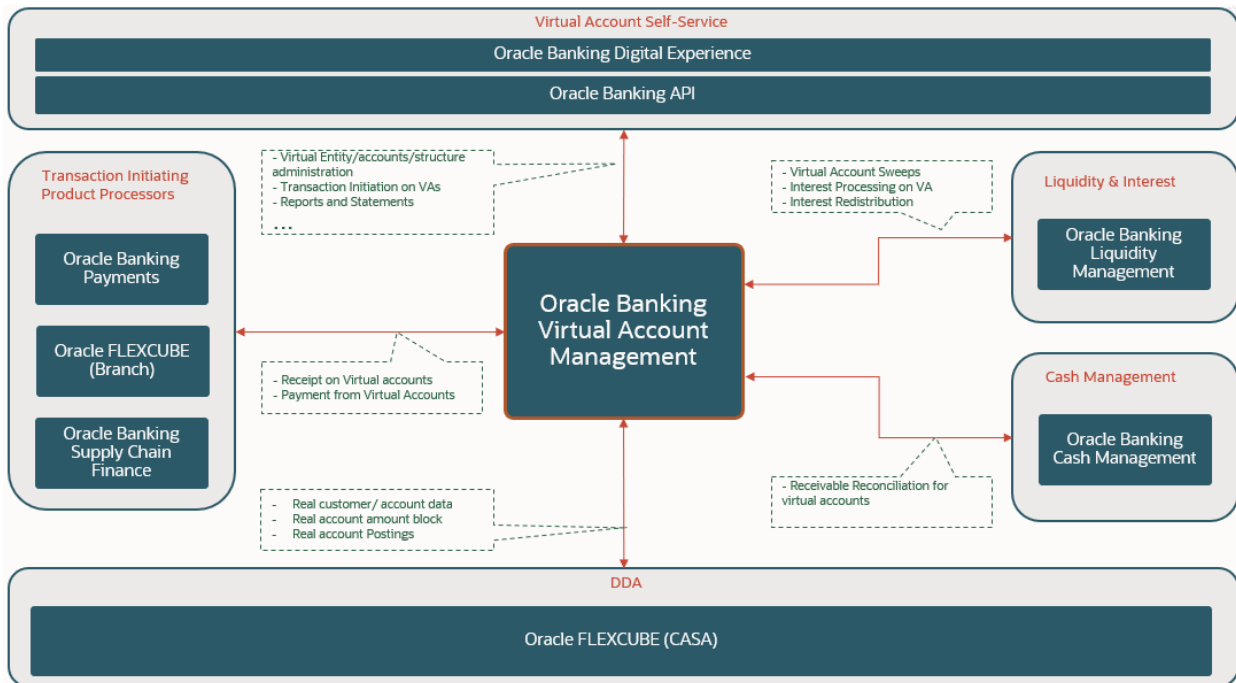
Following are some of the acronyms and abbreviations you are likely to find in the manual:

Abbreviation	Description
Core DDA	Oracle Banking Digital Experience

2. Welcome to Integration Guide

2.1 Overview

Oracle Banking Virtual Account Management supports integration with Core Banking, Payments and Receivables, and Liquidity Management systems for various use cases. Also, provides interfaces for self-service portal.



This section contains the following topics:

- [Core Banking](#)
- [Payments and Receivables](#)
- [Liquidity Management](#)
- [Self-Service Portal](#)
- [Cash Management](#)
- [Oracle Banking Enterprise Party Management](#)

2.1.1 Core Banking

This is an outbound integration from Oracle Banking Virtual Account Management to Core Banking system.

Outbound Interface

Oracle Banking Virtual Account Management supports the following outbound interfaces:

- Virtual Account Creation: This is used to populate a common data store that is used to synchronize the Core Banking data store, for virtual account so that it becomes available in transactions.
- External Account Check: For real account check mapped to virtual account.
- External Credit Approval: For balance check and amount block on debit transactions.
- Accounting Posting: Actual entries posting to the Core Banking. The entries are posted if Skip DDA option at the transaction level is set as No.

2.1.2 Payments and Receivables

This is an inbound integration to Oracle Banking Virtual Account Management from Payments and Receivables system.

Inbound Interface

The interface exposed by Oracle Banking Virtual Account Management that Payments and Receivables system can consume are:

- Virtual Account Check/External Account Check: To perform account validations.
- Virtual Account Credit Approval/External Credit Approval: To perform balance check and define an amount block on the virtual account.
- Accounting Posting on VA: To post entries on virtual account that in turn posts to Core Banking System.

2.1.3 Liquidity Management

1. Interest Re-distribution and Sweeping

This is an inbound/outbound interface with Liquidity Management system.

Inbound Interface

The interface exposed by Oracle Banking Virtual Account Management are:

- Value Date Balance Fetch: For fetching the virtual account's value dated balance.
- Accounting Posting to VA: For posting entries to virtual account.
- Sweep Eligible Balance Fetch: For fetching the virtual account's Sweep Eligible balance and value dated balance.

2. Interest Calculation and Liquidation on Individual Accounts

This is an inbound/outbound interface with Interest and Charges system.

Outbound Interface

The outbound interfaces supported by Oracle Banking Virtual Account Management are:

- Virtual Account Handoff: This is an online interface. The account details are handed off to the adapter, when an account is authorized.
- Accrued Interest Fetch: For fetching accrued interest for a Virtual Account.
- Online Interest Liquidation: To initiate interest liquidation for a Virtual Account.
- Fetch Bank Level IC Group: To fetch bank level IC Groups.
- Fetch product Map: To fetch product Map for a specific group.
- Create Account Group: Create Account Group in IC.
- Create Account Group -Product Mapping: To create Account Group -Product Mapping in IC.

Inbound Interface

The interface exposed by Oracle Banking Virtual Account Management are:

- Accounting Posting to VA: For posting interest liquidation entries to virtual account.

2.1.4 Self-Service Portal

This is an inbound call from self-service.

Inbound Interface

The interfaces are available for the Self-Service channel are:

- Virtual Entity Creation
- Virtual Account Creation
- Account Structure Creation
- Virtual ID Remitter Management
- VA to VA Internal Transfer
- Virtual Account Balance
- Account Structure Details
- Virtual Account Statements
- Virtual Account Reports
- Virtual Account Queries
- Internal Credit Line
- Remittance Details

2.1.5 Cash Management

This is an inbound integration to Oracle Banking Virtual Account Management from Cash Management System.

The interface exposed is:

- Get Account Details

2.1.6 Oracle Banking Enterprise Party Management

This is an inbound integration to Oracle Banking Virtual Account Management from Enterprise Party Management.

Inbound Interface

The interface exposed by Oracle Banking Virtual Account Management that Enterprise Party Management system can consume is:

- Corporate 360 View of Oracle Banking Virtual Account Management's Virtual Account, Structure, Entity and Currency Wise Balance of Real Customer.

3. Inbound APIs

Oracle Banking Virtual Account Management provides a set of inbound APIs.

Refer to the **Application Program Interface Guide** for the detailed inbound APIs.

https://docs.oracle.com/cd/F46758_01/api.htm

4. File Upload

Oracle Banking Virtual Account Management provides a facility for bulk upload of the below features.

- [4.1 Virtual Entity](#)
- [4.2 Virtual Account](#)
- [4.3 Account Structure](#)
- [4.4 Remittance Details](#)
- [4.5 Journal Posting](#)
- [4.6 Journal Posting Reversal](#)

You can perform the following actions:

- New – Creation of new records
- Modify – Modification of existing records
- Close – Closure of existing records

File Naming Convention: feedname_XXX

For example: virtualentity_27april2020

File Format: .csv

The processing status of the records of the file can be enquired through **View File Upload Status**.

4.1 Virtual Entity

Virtual Entity file upload is used for creation, modification and closure of Virtual Entities.

Feed Name: virtualentity

The following table describes the details of file structure.

Field Sequence Number	Field Name	Description	Data Type	Field Length
1	Action	Specifies the operation to be performed. Allowed operations are as following: • New: Creation of Virtual Entities • Modify: Modification of existing Virtual Entities • Close: Closure of existing Virtual Entities		
2	Operation	Specifies the operation to be performed. Allowed operations are as following: • E - Action specific to only Entities • ES – Action applicable for both Entities and Statement Preferences		

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

Field Sequence Number	Field Name	Description	Data Type	Field Length
15	Correspondence Address Pincode	Specifies the Pincode of Correspondence Address.	VARCHAR2	15
16	Correspondence Address Country	Specifies the Correspondence Address Country.	VARCHAR2	3
17	Correspondence Address Line 1	Specifies the Correspondence Address Line 1.	VARCHAR2	105
18	Correspondence Address Line 2	Specifies the Correspondence Address Line 2.	VARCHAR2	105
19	Correspondence Address Line 3	Specifies the Correspondence Address Line 3.	VARCHAR2	105
20	Correspondence Address Line 4	Specifies the Correspondence Address Line 4.	VARCHAR2	105
21	Entity Type	Specifies the Entity Type. Valid values are as following: • C - Corporate • I - Individual	CHAR	1
22	Virtual Entity Name	Specifies the Virtual Entity Name.	VARCHAR2	105
23	Virtual Entity ID	Specifies the Virtual Entity Identification.	VARCHAR2	12
24	Real Customer Number	Specifies the Real Customer Number for virtual entity creation.	VARCHAR2	20
25	Doer Remarks	Specifies the Requester Remarks.	VARCHAR2	200
26	Approver Remarks	Specifies the Approver Remarks.	VARCHAR2	200
27	Individual Preferred Mode	Specifies the Individual Preferred mode of communication. Applicable for Entity Type as "I". Valid values are as following: • E - Email • M - Mobile	CHAR	1

Field Sequence Number	Field Name	Description	Data Type	Field Length
28	Individual Email	Specifies the Email Details. Applicable for Entity Type as "I" and individualDetails_preferredMode as "E".	VARCHAR2	255
29	Individual Work Phone Number	Specifies the Work Phone Number. Applicable for Entity Type as "I".	VARCHAR2	10
30	Individual Work Phone ISD	Specifies the International Subscriber Dialing code for Work Phone Number. Applicable for Entity Type as "I".	VARCHAR2	10
31	Individual Home Phone Number	Specifies the Home Phone Number. Applicable for Entity Type as "I".	VARCHAR2	10
32	Individual Home Phone ISD	Specifies the International Subscriber Dialing code for Home Phone Number. Applicable for Entity Type as "I".	VARCHAR2	10
33	Individual Mobile Number ISD	Specifies the International Subscriber Dialing code for Mobile Number. Applicable for Entity Type as "I" and individualDetails_preferredMode as "M".	VARCHAR2	10
34	Individual Mobile Number	Specifies the Mobile Phone Number. Applicable for Entity Type as "I" and individualDetails_preferredMode as "M".	VARCHAR2	10
35	Individual National ID	Specifies the National Identification of Individual. Applicable for Entity Type as "I".	VARCHAR2	35
36	Individual Nationality	Specifies the Nationality of Individual. Applicable for Entity Type as "I".	VARCHAR2	3

Field Sequence Number	Field Name	Description	Data Type	Field Length
37	Individual Gender	Specifies the Gender. Applicable for Entity Type as "I". Valid values are as following: • M – Male • F – Female • O – Others	CHAR	1
38	Individual Date Of Birth	Specifies the Date of Birth of Individual. Applicable for Entity Type as "I".	DATE	
39	Individual Last Name	Specifies the Individual Last Name. Applicable for Entity Type as "I".	VARCHAR2	105
40	Individual Middle Name	Specifies the Individual Middle Name. Applicable for Entity Type as "I".	VARCHAR2	105
41	Individual First Name	Specifies the Individual First Name. Applicable for Entity Type as "I".	VARCHAR2	105
42	Corporate Date Of Incorporation	Specifies the Date of Incorporation of the Corporate. Applicable for Entity Type as "C".	DATE	
43	Corporate Country Of Incorporation	Specifies the Country of Incorporation of the Corporate. Applicable for Entity Type as "C".	VARCHAR2	105
44	Corporate Unique Id	Specifies the Unique ID of the Corporate. Applicable for Entity Type as "C".	VARCHAR2	35
45	Corporate Work Phone 1 ISD	Specifies the International Subscriber Dialing code for Work Phone Number1. Applicable for Entity Type as "C".	VARCHAR2	10
46	Corporate Work Phone No 1	Specifies the Work Phone Number 1. Applicable for Entity Type as "C".	VARCHAR2	10

Field Sequence Number	Field Name	Description	Data Type	Field Length
47	Corporate Work Phone 2 ISD	Specifies the International Subscriber Dialing code for Work Phone Number 2. Applicable for Entity Type as "C".	VARCHAR2	10
48	Corporate Work Phone No 2	Specifies the Work Phone Number 2. Applicable for Entity Type as "C".	VARCHAR2	10
49	Corporate Mobile No ISD	Specifies the International Subscriber Dialing code for Mobile Number. Applicable for Entity Type as "C" and individualDetails_preferredMode as "M".	VARCHAR	10
50	Corporate Mobile No	Specifies the Corporate Mobile Number. Applicable for Entity Type as "C" and individualDetails_preferredMode as "M".	VARCHAR	10
51	Corporate Email	Specifies the Corporate Email Details. Applicable for Entity Type as "C" and individualDetails_preferredMode as "E".	VARCHAR	255
52	Corporate Preferred Mode	Specifies the Corporate Preferred mode of communication. Applicable for Entity Type as "C". Valid values are as following: • E - Email • M - Mobile	CHAR	1
53	Corporate Entity Type	Specifies the Corporate Entity Type. Applicable for Entity Type as "C". Valid values are as following: • Corporation • Partnership • Sole Partnership • Cooperative	VARCHAR2	20

Field Sequence Number	Field Name	Description	Data Type	Field Length
54	Generate PDF Statements	Indicates if PDF statement is required. Valid values are as following: • Y – Yes • N – No	VARCHAR2	1
55	Statement Type	Specifies the PDF Statement Type. Valid values are as following: • C - Consolidated • A - Account Level	CHAR	1
56	Frequency	Specifies the Statement Generation Frequency. Valid values are as following: • D – Daily • W – Weekly • M – Monthly • Q – Quarterly • Y – Yearly	CHAR	1
57	Due On	Specifies the Statement Generation Day. Applicable for the following Frequency types: • D • W • M • Q • Y	NUMBER	

Field Sequence Number	Field Name	Description	Data Type	Field Length
58	Generate MT 940	Indicates if MT940 is required. Valid values are as following: • Y – Yes • N – No	VARCHAR2	1
59	Generate MT 950	Indicates if MT950 is required. Valid values are as following: • Y – Yes • N – No	VARCHAR2	1
60	Generate MT 942	Indicates if MT942 is required. Valid values are as following: • Y – Yes • N – No	VARCHAR2	1
61	Display IBAN	Indicates if IBAN is to be displayed. Valid values are as following: • Y – Yes • N – No	VARCHAR2	1
62	Generate MT942 On Movement	Indicates when to generate to MT942. Applicable if Generate MT 942 is set as Y . Valid values are as following: • Y – Yes • N – No	VARCHAR2	1
63	MT 942 Report Transaction Since	Applicable if Generate MT 942 is set as Y . Valid values are as following: • 940 • 950 • 942	VARCHAR2	4

Field Sequence Number	Field Name	Description	Data Type	Field Length
64	MT 942 Generation Time	Specifies the Generation Time of MT 942 Report. Multiple times can be configured using pipe separator with hourly interval.	VARCHAR2	
65	Generate CAMT 053	Indicates if CAMT.053 is required. Valid values are as following: • Y – Yes • N – No	VARCHAR2	1
66	Generate CAMT 052	Indicates if CAMT.052 is required. Valid values are as following: • Y – Yes • N – No	VARCHAR2	1
67	Generate CAMT 052 On Movement	Indicates if Generate CAMT.052 is required. Valid values are as following: • Y – Yes • N – No	VARCHAR2	1
68	CAMT 052 Report Transaction Since	Applicable if Generate CAMT 052 is set as Y . Valid values are as following: • 052 • 053	VARCHAR2	4
69	CAMT 052 Generation Time	Specifies the Generation Time of CAMT.052 Report. Multiple times can be configured using pipe separator with hourly interval.	VARCHAR2	
70	Structured Address Department	Specifies the structured address - department.	VARCHAR2	70
71	Structured Address Sub Department	Specifies the structured address – sub-department.	VARCHAR2	70

Field Sequence Number	Field Name	Description	Data Type	Field Length
72	Structured Address Street Name	Specifies the structured address - street name.	VARCHAR2	70
73	Structured Address Building Number	Specifies the structured address – building number.	VARCHAR2	16
74	Structured Address Building Name	Specifies the structured address - building name.	VARCHAR2	35
75	Structured Address Floor	Specifies the structured address - floor.	VARCHAR2	70
76	Structured Address Post Box	Specifies the structured address - post box.	VARCHAR2	16
77	Structured Address Room	Specifies the structured address - room.	VARCHAR2	70
78	Structured Address Post Code	Specifies the structured address - Post Code.	VARCHAR2	16
79	Structured Address Town Name	Specifies the structured address - town name.	VARCHAR2	35
80	Structured Address Town Location Name	Specifies the structured address - town location name.	VARCHAR2	35
81	Structured Address District Name	Specifies the structured address - district name.	VARCHAR2	35
82	Structured Address Country Sub Division	Specifies the structured address - country sub division.	VARCHAR2	35
83	Structured Address Country	Specifies the structured address - country.	VARCHAR2	2

4.2 Virtual Account

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

Feed Name: virtualaccount

The following table describes the details of the file structure.

Field Sequence Number	Field Name	Description	Data Type	Field Length
1	Action	Specifies the operation to be performed. Allowed operations are as following: • New: Creation of virtual accounts • Modify: Modification of existing virtual accounts • Close: Closure of existing virtual accounts		
2	Branch Code	Specifies the branch under which virtual account to be created.	VARCHAR2	3
3	Virtual Entity ID	Specifies the Virtual Entity for which virtual account to be created.	VARCHAR2	12
4	Real Customer Number	Specifies the Real Customer Number for which the Virtual Account is to be created.	VARCHAR2	20
5	Account Currency	Specifies the Account Currency.	VARCHAR2	3
6	Virtual Account Product	Specifies the product under which virtual account to be created.	VARCHAR2	4
7	Virtual Account Number	Virtual Account Number is applicable for Modify and Close operations.	VARCHAR2	20
8	IBAN Required	Specifies if IBAN is to be generated or not. Valid values are as following: • Y • N	CHAR	1
9	IBAN Account Number	Specifies the IBAN Account Number.	VARCHAR2	30
10	Virtual Account Name	Specifies the virtual account name.	VARCHAR2	105
11	Address Line 1	Specifies the Correspondence Address Line 1.	VARCHAR2	35

Field Sequence Number	Field Name	Description	Data Type	Field Length
12	Address Line 2	Specifies the Correspondence Address Line 2.	VARCHAR2	35
13	Address Line 3	Specifies the Correspondence Address Line 3.	VARCHAR2	35
14	Address Line 4	Specifies the Correspondence Address Line 4.	VARCHAR2	35
15	Address Pincode	Specifies the Correspondence Address Zip code.	VARCHAR2	15
16	Address Country Code	Specifies the Correspondence Address Country Code.	VARCHAR2	3
17	Account Purpose	Specifies the description of the Account Purpose.	VARCHAR2	105
18	Interest Calculation Required	Flag to indicate if Interest Calculation is required for the Virtual Account. Valid values are as following: • Y • N	CHAR	1
19	Account Frozen	Flag to indicate if whether virtual account is frozen. Valid values are as following: • Y • N	CHAR	1
20	Balance Check For Debits	Flag to indicate whether balance check is required for debit transactions. Valid values are as following: • Y • N	CHAR	1
21	Balance Availability Options	Balance Options Available options are as following: • O - Own Balance • P - Pool Balance • B - Own Balance + Fixed Amount from Pool	CHAR	1

Field Sequence Number	Field Name	Description	Data Type	Field Length
22	Fixed Amount From Pool	Specifies the Fixed Amount contribution from pool. Applicable if balAvailabilityOptions = Own Balance + Fixed Amount from Pool.	NUMBER	22, 3
23	Overdraft Allowed	Flag to indicate whether virtual account can be overdrawn. Valid values are as following: • Y • N	CHAR	1
24	Overdraft Sanction Amount	Specifies the Overdraft amount sanctioned.	NUMBER	22, 3
25	Credit Transactions Allowed	Flag to indicate whether credit transactions are allowed on the virtual account. Valid values are as following: • Y • N	CHAR	1
26	Debit Transactions Allowed	Flag to indicate whether debit transactions are allowed on the virtual account. Valid values are as following: • Y • N	CHAR	1
27	Real Account Linkage	Specifies the Real Account Linkage. Valid values are as following: • S - Structure Level • A - Account Level Default value is A.	CHAR	1
28	Real Account Number	Specifies the Real Account Number. Applicable if realAccLinkage = A.	VARCHAR2	20

Field Sequence Number	Field Name	Description	Data Type	Field Length
29	Real Account Currency	Specifies the Real Account Currency. Applicable if realAccLinkage = A.	VARCHAR2	3
30	Real Account Branch	Specifies the Real Account Branch. Applicable if realAccLinkage = A.	VARCHAR2	3
31	Overdraft Start Date	Specifies the Overdraft Start Date.	DATE	
32	Overdraft End Date	Specifies the Overdraft End Date.	DATE	
33	Remarks	Specifies the Account Remarks.	VARCHAR2	200
34	Transfer In Virtual Account Number	In case of negative balance, a designated Virtual Account Number from which the said amount needs to be transferred from.	VARCHAR2	20
35	Transfer Out Virtual Account Number	In case of positive balance, a designated Virtual Account Number to which the said amount needs to be transferred to.	VARCHAR2	20
36	Structured Address Department	Specifies the structured address - department.	VARCHAR2	70
37	Structured Address Sub Department	Specifies the structured address - sub-department.	VARCHAR2	70
38	Structured Address Street Name	Specifies the structured address - street name.	VARCHAR2	70
39	Structured Address Building Number	Specifies the structured address - building number.	VARCHAR2	16
40	Structured Address Building Name	Specifies the structured address - building name.	VARCHAR2	35
41	Structured Address Floor	Specifies the structured address - floor.	VARCHAR2	70
42	Structured Address Post Box	Specifies the structured address - post box.	VARCHAR2	16

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

4.3 Account Structure

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

Feed Name: virtualAccountMap

The following table describes the details of the file structure.

Field Sequence Number	Field Name	Description	Data Type	Field Length
1	Action	Specifies the operation to be performed. Allowed operations are as following: • New: Creation of Account Structure • Modify: Modification of existing account structures • Close: Closure of existing account structures		
2	Branch Code	Specifies the Branch Code.	VARCHAR2	3
3	Real Customer Number	Specifies the Real Customer Number for which the Account Structure is to be created.	VARCHAR2	20
4	Structure Code	Specifies the Unique Identifier of the Structure.	VARCHAR2	20
5	Structure Description	Specifies the Structure Description.	VARCHAR2	35
6	Virtual Main Account	Specifies the Virtual Header Account.	VARCHAR2	20
7	Real Account Number	Specifies the Real Account Number linked to the account structure. Applicable if the value for Account Linkage is A .	VARCHAR2	20
8	Real Account Branch	Specifies the Real Account Branch. Applicable if the value for Account Linkage is A .	VARCHAR2	3
9	Account Linkage	Specifies the Account Linkage Type. Valid values are as following: • A - Real Account • G - Virtual Multi-Currency Account	CHAR	1

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

4.4 Remittance Details

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

Feed Name: remittanceDetails

The following table describes the details of the file structure.

Field Sequence Number	Field Name	Description	Data Type	Field Length
1	Action	Specifies the operation to be performed. Allowed operations are as following: • New: Creation of Remittance IDs • Modify: Modification of existing Remittance IDs • Close: Closure of existing Remittance IDs		
2	Real Customer Number	Specifies the Customer Number for which the Remittance ID is maintained.	VARCHAR2	20
3	Virtual Identifier	Specifies the Virtual Identifier of the Corporate	VARCHAR2	15
4	Remittance ID	Specifies the unique Identification of the Remittance ID.	VARCHAR2	35
5	IBAN Required	Specifies if IBAN is to be generated or not. Valid values are as following: • Y • N	CHAR	1
6	Validity Start Date	Specifies the start date of Remittance ID	DATE	
7	Validity End Date	Specifies the end date of Remittance ID	DATE	
8	Reconciliation Information	Specifies the Reference number provided by the corporate for reconciliation purpose.	VARCHAR2	255
9	Additional Information	Specifies the additional information provided by the corporate for further use.	VARCHAR2	255
10	Remarks	Specifies the Remarks. Applicable for closure of Remittance ID.	VARCHAR2	200

4.5 Journal Posting

Journal Posting file upload is used for journal postings.

Feed Name: JournalPosting

The following table describes the details of the file structure.

Field Sequence Number	Field Name	Description	Data Type	Field Length
1	Discriminator	Specifies the discriminator for Parent Record. Allowed Discriminator value = P		
2	Action	Specifies the operation to be performed. Allowed operations are as following: • New: Creation of Transaction Journal		
3	Source Code	Specifies the Source Code.	VARCHAR2	15
4	Source Reference No	Specifies the Source Reference number.	VARCHAR2	20
5	SkipDDAEntries	Specifies the indicator to skip DDA entries. Valid values are as following: • true - To skip DDAEntries • false - Not to SkipDDAEntries	VARCHAR2	4
Child Record				
1	Discriminator	Specifies the discriminator for child record. Allowed Discriminator value = C	VARCHAR2	
2	TxnAccount	Specifies the Transaction Account Number.	VARCHAR2	35
3	TxnAccountCcy	Specifies the Transaction Account Currency.	VARCHAR2	3
4	TxnAccountBrn	Specifies the Transaction Account Branch.	VARCHAR2	3

Field Sequence Number	Field Name	Description	Data Type	Field Length
5	DrCrInd	Specifies the Debit/Credit Indicator. Valid Values are as following: • D - Debit • C - Credit	CHAR	1
6	ForceDebit	Specifies the ForceDebit Indicator. Valid Values are as following: • N • Y	CHAR	1
7	TxnCcy	Specifies the Transaction Currency.	VARCHAR2	3
8	TxnAmount	Specifies the Transaction Amount.	NUMBER	22, 3
9	TxnCode	Specifies the Transaction Code.	VARCHAR2	3
10	ValueDate	Specifies the Value Date.	DATE	
11	ExchRate	Specifies the Exchange Rate for the Currency.	NUMBER	24, 12
12	AmtInTxnAccCcy	Specifies the Amount in Transaction Account Currency.	NUMBER	22, 3
13	ReconRefNo	Specifies the Recon Reference Number.	VARCHAR2	35
14	EcaOrBlockRefNo	Specifies ECA or Block Reference Number.	VARCHAR2	35
15	BlkReleaseStatus	Specifies the Block Release Status. Valid values are as following: • F - Full BlkRelease • P- Partial BlkRelease	CHAR	1
16	DdaOffset	Specifies the DDA Offset Number.	VARCHAR2	35
17	AddlText	Specifies the additional text.	VARCHAR2	4000

4.6 Journal Posting Reversal

Journal Posting Reversal file upload is used for reversing the transaction journal.

Feed Name: JournalPostingRev

The following table describes the details of the file structure.

Field Sequence Number	Field Name	Description	Data Type	Field Length
1	txnRefNo	Specifies the Transaction Reference Number to be reversed.	VARCHAR2	35

5. Events

Oracle Banking Virtual Account Management provides the below list of the events.

S No	Topic	Purpose	Avro Schema
1	vam.accountstruct urennotification	Event is generated when a Virtual Account Structure is Created/ Modified/Closed/Re-Opened	 accountstructure.avro
2	vam.virtualaccount notification	Event is generated when a Virtual Account is Created/ Modified/Closed/Re-Opened	 account.avro
3	eca.amountblockc reatenotification	Event is generated when ECA amount block is created	 pendingtxns_amount block.avro
4	eca.amountblocka uthorizenotification	Event is generated when ECA amount block is authorized	 pendingtxns_amount blockauth.avro
5	eca.amountblockr elesenotification	Event is generated when ECA amount block is released	 pendingtxns_amount blockrel.avro
6	eca.amountblockd eletenotification	Event is generated when ECA amount block is deleted	 AmountBlockDeleted. avsc
7	eca.amountblocke xchraterqueueenotifi cation	Event is generated when an Amount Block is placed into exchange rate queue	 amountblock_userexc hrate.avro
8	vae.virtualentitynot ification	Event is generated when a Virtual Entity is Created/ Modified/Closed/Re-Opened	 Virtualentity.avro
9	van.internalbookin gauthorized	Event is generated when an Internal Transfer transaction is authorized	 InternalBookingAuth orized.avsc

S No	Topic	Purpose	Avro Schema
10	txnExternalAccountEntriesnotification	Event is generated when async mode is Y for transactions, publish transactions to external-DDA so that batch can process the records	 tjml.avro
11	vat.transactionjournalauthorized	Event is generated to make statement entries from transaction journal	 pendingtxns_tjml_auth.avro
12	vat.txnjournalexchangequeuenotification	Event is generated for exchange rate queue notification for transactions	 txnjrn_extuserexchrate.avro
13	vac.accountfacilitynotification	Event is generated when a Virtual Account Facility is Created/ Modified /Closed	 accountfacility.avro
14	vai.identifierServiceNotification	Event is generated when a Virtual Identifier is Created/ Modified/ Closed / Re-Opened	 identifiermapping.avro
15	vam.sanctioncheckupdatenotification	Event is generated when an Account Sanction Status is updated	 VASanctionCheckUpdate.avro
16	va.genericnotification	Event is generated whenever there is a debit or credit on a virtual account. These debits or credits can be originated from any source like journal postings, internal transfers or interest liquidation.	 GeneridNotification.avsc
17	vas.genericdashboardeventrequest	Event is generated for unauthorised transaction count	 GeneridDashboardEventRequest.avsc
18	vas.generateStmtEvent	Event is generated after statement gets generated	 GenerateStmtEvent.avsc
19	vam.accountbalancenotification	Event is generated to provide the Account balance notification to reporting service	 AccountBalanceNotification.avsc

Note: Refer to PDF Attachment for downloading the avro files.

6. Outbound API calls through Oracle Banking Routing Hub

Oracle Banking Virtual Account Management supports the outbound API calls from the below listed products through Oracle Banking Routing Hub.

- Oracle FLEXCUBE Universal Banking
- Oracle Banking Virtual Account Management External Account
- Oracle Banking Liquidity Management
- Oracle Banking Payments
- IC Interface

Refer to the respective Integration Guide for the details.

https://docs.oracle.com/cd/F46758_01/integration.htm

7. FOP for Statement Advice

Oracle Banking Virtual Account Management provides a facility to generate virtual account statement using a template created in Apache FOP.

7.1 Pre-requisite

1. Create a new schema for PLATO-REPORT-SERVICE in your domain.
2. Ensure that the datasource is created in weblogic server.

PLATOCMC	Jdbc/CMNCORE	Plato Common Core Server
PLATOSMS	jdbc/sms	Plato-SMS-Server
REPORTSERVICE	jdbc/REPORTSERVICE	Plato-Report-Service-Server

3. Enter the below properties in the plato-config-deploy.env file:

```
flyway.domain.placeholders.report-service.hostname=
```

```
<http://<REPORT_SERVICE_HOSTNAME>:<REPORT_SERVICE_PORT>
```

```
flyway.domain.placeholders.report-service.server.port=<REPORT_SERVICE_PORT>
```

```
flyway.domain.placeholders.report-service.domain.jndi=jdbc/REPORTSERVICE
```

```
flyway.domain.placeholders.report-service.template-metadata-directory=/scratch/obvam/report-  
service/template_metadata
```

```
flyway.domain.placeholders.report-service.output-directory=/scratch/obvam/report-service/output/
```

```
flyway.domain.placeholders.report-service.fop-config-file=/scratch/obvam/report-service/fop.xconf
```

For more details on Oracle Banking Microservices Architecture for **Step 2** and **Step 3**, refer to **Oracle Banking Microservices Platform Foundation Installation Guide**.

https://docs.oracle.com/cd/F46758_01/install.htm

4. Create the folder structure mentioned in **Step 3**. Place the “fop.xconf” file in the directory:
/scratch/obvam/report-service



Note: Refer to PDF Attachment for downloading the FOP file.

5. Restart plato-config-service

6. Deploy plato-report-services

Once the plato-report-service deployed successfully, ensure that the below tables created in the PLATO-REPORT-SERVICE schema.

- ERTB_MSGS
- flyway_schema_history
- OBMA_DOCUMENT_STORE
- OBMA_EXTRACTOR_CONFIG
- OBMA_REPORT_LOG
- OBMA_TEMPLATE_IMAGE
- OBMA_TM_REPORT_METADATA
- OBMA_TM_TEMPLATE_IMAGE
- OBMA_TM_TEMPLATE_METADATA
- OBMA_TW_REPORT_METADATA
- OBMA_TW_TEMPLATE_IMAGE
- OBMA_TW_TEMPLATE_METADATA

7. Deploy obvam-statement-services

8. Once the obvam-statement deployed, ensure the below table is added in VAS schema

- VAS_TB_ADVICE

7.2 Template Upload Process

For Template Upload process, refer to **Section 3: Report Template** in **Oracle Banking Microservices Platform Foundation User Guide**.

https://docs.oracle.com/cd/F46758_01/index.htm

Naming convention for Report name for creating Report Linkage:

OBVAM-Statement-Advice



AccountStatement.x
sl

Note: Refer to PDF Attachment for downloading the Account Statement template.

7.3 **Generate Statement Advice**

User can generate the statement advice in usual way, either by batch process or adhoc statement generation process.

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9. Reference and Feedback

9.1 References

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

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

9.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/us/corporate/accessibility/index.html>.

9.3 Feedback and Support

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