

Configuration User Guide

Oracle Banking Virtual Account Management

Release 14.5.2.0.0

Part Number F46758-01

August 2021



Configuration User Guide

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Welcome to Configuration User Guide

This user guide is designed to help you quickly get acquainted with the many functions routinely executed everyday in Oracle Banking Virtual Account Management.

This document is intended for Back Office Data Entry Clerk, Back Office Managers/Officers, Product Managers, End of Day Operators and Financial Controller users.

This section contains the following topics:

Account Bank Parameters	Account Product Proposition
Bank Parameters	Branch Groups
Branch Parameters	Entity Mask Configuration
ECA System Preferences	External DDA System
Identifier Branch Parameters	Identifier Mask Configuration
Inter-DDA General Ledger	

Account Bank Parameters

You can configure bank level parameters for a virtual account.

View Account Bank Parameters

The summary screen provides a list of configured bank parameters. You can configure a bank level parameter using the [Create Account Bank Parameters](#).

How to reach here:

Virtual Account Management > Configuration > Account Bank Parameters > View Account Bank Parameters



Field	Description
Checksum Algorithm	Displays the checksum algorithm of the bank.
Maker	Displays the name of the user who created the record.
Once Authorized	Indicates if the record is authorized once or not.

Field	Description
Bank Code	Displays the bank code.
Virtual Account Mask	Displays the details of the virtual account mask.
Status	Displays the status of the record.

Create Account Bank Parameters

The maintenance screen allows you to configure bank level parameters.

How to reach here:

Virtual Account Management > Configuration > Account Bank Parameters > Create Account Bank Parameters

How to configure bank parameters:

1. In the **Create Account Bank Parameters** screen, provide the required details:

- Bank Code: Click **Search** to view and select the required bank code.
- Bank Name: Based on the Bank Name selected, the information is auto-populated.

Account Mask Details

- Account Mask: Enter the account mask that consists of b, c, v, t, n, s, f, d, \$ values.
- Checksum Algorithm: Select one of the required checksum algorithm from the drop-down list:
 - Modulo 10: If selected, you provide mask length of 10 characters.
 - Modulo 11: If selected, you can have either numeric or alphanumeric account mask. In case of numeric, **D** is appended to the account mask by the system and in case of alpha numeric, user must manually input **D** at the end of the mask.
 - Modulo 11 with Weights: If selected, you can have mask with size not more than 13 characters.
 - Modulo 97: If selected, you can have only numeric account mask. By default, this option is selected.
 - User Defined: If selected, you can define the checksum algorithm.
- Fixed Value: Enter a fixed value, if virtual account mask contains character **f**. This field supports maximum of one alphanumeric character.

Auto Generate Account

- Auto Generate Account: By default, this is disabled. If enabled, system automatically generates numeric account numbers based on the range provided.
- Start Account Number: If Auto Generate Account is selected, enter a start number for the account.
- End Account number: If Auto Generate Account is selected, enter an end number for the account.

Account Closure Preferences

- Positive Balance Transfer Allowed: If enabled, account closure request can be submitted with a positive balance in the account and the said amount will be transferred to a designated virtual account. If disabled, Closure request will not be allowed for accounts with a positive balance.
 - Negative Balance Transfer Allowed: If enabled, account closure request can be submitted with a negative balance in the account and the said amount will be transferred from a designated virtual account. If disabled, Closure request will not be allowed for accounts with a negative balance.
 - Transaction Code for Residual Transfer: Click **Search** to view and select the required transaction code. This transaction code will be used for performing the residual balance transfer during closure on the account which is marked for closure.
 - Transaction Code for Offset: Click **Search** to view and select the required transaction code. This transaction code will be used for performing the residual balance transfer during closure on the designated debit or credit account.
2. Click **Save**. You can view the configured bank parameters in the [View Account Bank Parameters](#).



Note

Bank Parameters must also be configured in addition to Account Bank parameters. For more details refer to [Bank Parameters](#) section".

Account Product Proposition

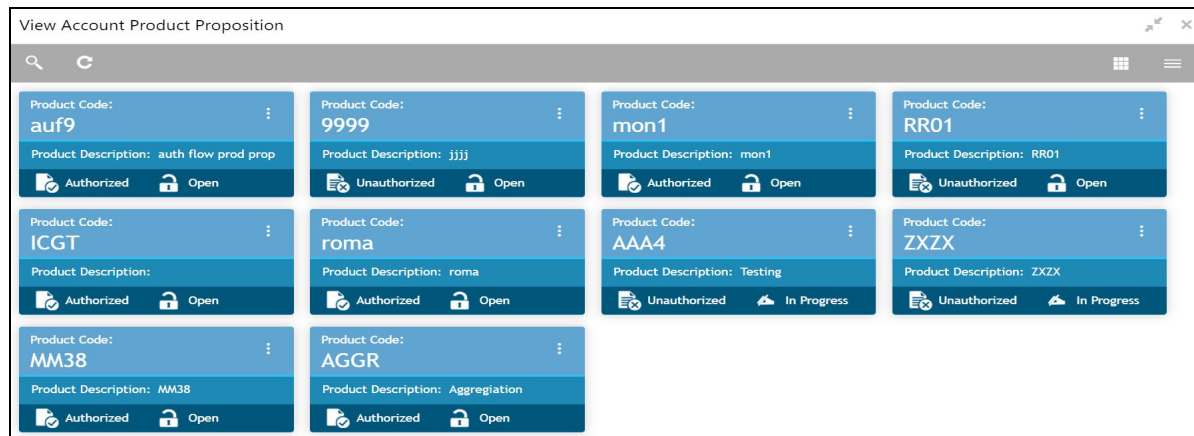
You can configure the product templates for virtual accounts. These product templates can be attached during customer on-boarding for the virtual account facility.

View Account Product Proposition

The summary screen provides a list of configured product templates. You can configure the bank-level product templates using the [Create Account Product Proposition](#).

How to reach here:

Virtual Account Management > Configuration > Account Product Proposition > View Account Product Proposition



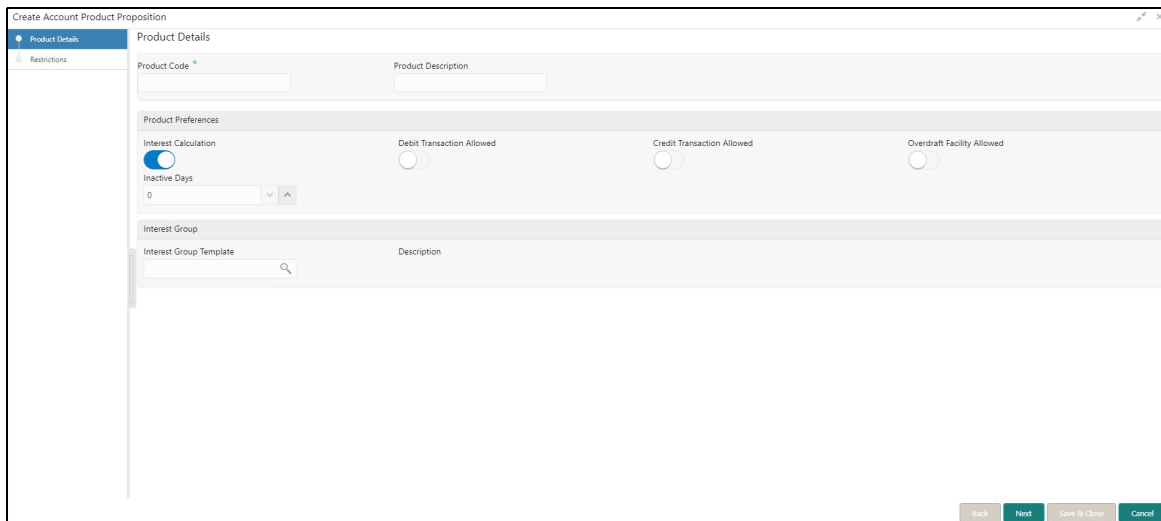
Field	Description
Product Code	Displays the product code.
Product Description	Displays the product description.
Status	Displays the status of the record.

Create Account Product Proposition

The **Create Account Product Proposition** screen allows you to maintain the product templates. During customer on-boarding, you can select one or more product templates under which virtual accounts can be created.

How to reach here:

Virtual Account Management > Configuration > Account Product Proposition > Create Account Product Proposition



Product Details

How to define a product template:

1. In the **Product Details** screen, provide the required details:

Product Details

- Product Code: Enter the product code.
- Product Description: Enter the product description.

Product Preferences

- Interest Calculation: By default, this is disabled. If enabled, indicates if interest calculation is required for the virtual accounts created under the product and Interest Group section is visible to map the required Interest group template to the product proposition.
- Debit Transaction Allowed: By default, this is disabled. If enabled, indicates if the debit transactions are allowed for the virtual accounts created under the product.
- Credit Transaction Allowed: By default, this is disabled. If enabled, indicates the credit transactions are allowed for the virtual accounts created under the product.
- Overdraft Facility Allowed: By default, this is disabled. If enabled, indicates the overdrafts are allowed for the virtual accounts created under the product.
- Inactive Days: Select the number of days to indicate after how many days of inactivity, the account must be marked inactive.

Interest Group

- Interest Group Template: Click **Search** to view and select the required interest group template. Displays the list of all the bank level Interest groups maintained in IC. The Interest products will be based on the Interest Group template selected.
- Description: Based on the Interest Group Template selected, the information is auto-populated.

2. Click **Next**. **Restrictions** screen is displayed.

Restrictions

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

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

- Product Code: Displays the product code.
- Product Description: Displays the product description.

Transaction Code Restrictions

- Select one of the options. This is used for allowing or not allowing transaction codes for virtual accounts opened under this product.

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

Transaction Code Details

- Transaction Code: Click **Search** to view and select the required transaction code. To create a new transaction code, refer to the section **Transaction Code Maintenance** in the **Common Core User Guide**.
- Description: Based on the transaction code selected, the information is auto-populated.

Currency Restrictions

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

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

Currency Details

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

Customer Category Restrictions

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

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

Customer Category Details

- Customer Category: Click **Search** to view and select the required customer category. To create a new customer category, refer to the section **Customer Category** in the **Common Core User Guide**.
 - Description: Based on the customer category selected, the information is auto-populated.
7. Click **Save and Close** to submit the account product proposition details. You can view the account proposition in [View Account Product Proposition](#).



Note

You can link one or more product templates during customer on-boarding. For more information refer to the section **Account Facility** of **Customer and Accounts** user guide.

Bank Parameters

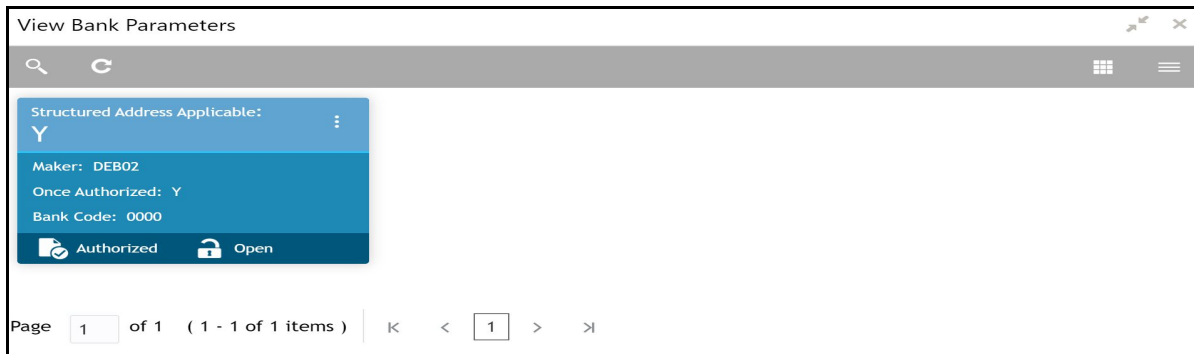
You can configure the bank level parameters for a virtual account.

View Bank Parameters

The summary screen provides a list of configured bank parameters. You can configure the bank level parameters using the [Create Bank Parameters](#).

How to reach here:

Virtual Account Management > Configuration > Bank Parameters > View Bank Parameters



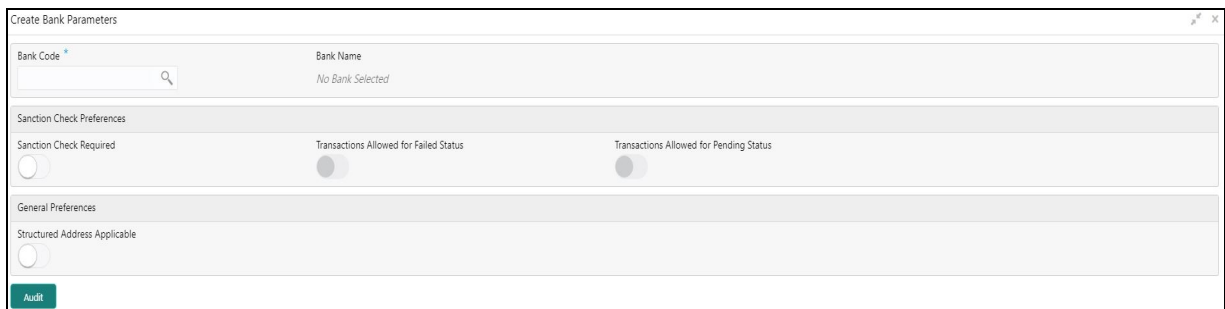
Field	Description
Structured Address Required	Displays if structured address is applicable.
Maker	Displays the name of the user who created the record.
Once Authorized	Indicates if the record is authorized once or not.
Bank Code	Displays the bank code.

Create Bank Parameters

The maintenance screen allows you to configure bank level parameters.

How to reach here:

Virtual Account Management > Configuration > Bank Parameters > Create Bank Parameters



How to configure bank parameters:

1. In the **Create Bank Parameters** screen, provide the required details:

- Bank Code: Click **Search** to view and select the required bank code.
- Bank Name: Based on the Bank Name selected, the information is auto-populated.

Sanction Check Preferences

- Sanction Check Required: By default, it is disabled. If enabled, sanction check is required during virtual account creation or modification.
- Transactions Allowed for Failed Status: By default, it is disabled. This field will be enabled if **Sanction Check Required** is selected. If enabled, financial transactions are allowed on virtual accounts with sanction status as “failed”.
- Transactions Allowed for Pending Status: By default, it is disabled. This field will be enabled if **Sanction Check Required** is selected. If enabled, financial transactions are allowed on virtual accounts with sanction status as “pending”.

General Preferences

- Structured Address Applicable: By default, it is disabled. If enabled, structured address needs to be captured during Virtual Entity and Virtual Account creation. If **Structured Address Applicable** is selected, PDF account statements will include the structured address.

2. Click **Audit**. You can view the configured bank parameters in the [View Bank Parameters](#).

Branch Groups

You can configure branch groups and can accordingly map branches to specific groups. You can configure a single or multiple branch group/s using the [Create Branch Groups](#).

View Branch Groups

The summary screen provides a list of configured branch group/s. You can configure a branch group/s using the [Create Branch Groups](#).

How to reach here:

Virtual Account Management > Configuration > Branch Groups > View Branch Groups

Branch Group ID	Maker	Once Authorized	Description
ITR01	ADMINUSER1	Y	TESTITR
BR3	DEMO01	Y	BR3
TESTALL	DEB01	N	TESTALL
GRO4	DEMO02	Y	GRO2
GRB2	MAYANK02	Y	GRB2
nans	DEB01	Y	nans
GROUP6	DEMO01	N	TEST DESC
BR2	DEMO02	Y	BR2
EAST	ADMINUSER1	N	East Zone
787	ATUL01	N	test

Field	Description
Branch Group ID	Displays the branch group ID.
Maker	Displays the Maker name.
Description	Displays the description of the branch group.

- For a specific branch group, click **View Branches** to view the list of linked branches. The following screen is displayed.

Branch Code	Branch Name
003	003 New Universal Bank
HEL	HEL FC UNIVERSAL BANK

Field	Description
Branch Group ID	Displays the branch group ID.
Description	Displays the branch group description.
Branch Code	Displays the linked branch code.
Branch Name	Displays the linked branch name.

Create Branch Groups

The maintenance screen allows you to configure branch groups. You can configure a single or multiple branch group/s using the Create Branch Groups.

How to reach here:

Virtual Account Management > Configuration > Branch Groups > Create Branch Groups

How to configure branch group:

- In the **Create Branch Group** screen, provide the required details:
 - Branch Group ID: Enter the branch group ID.
 - Description: Enter the description of the branch group ID.
- Click **Save**. You can view all the configured branch groups in the [View Branch Groups](#).



Note

To link branches to a branch group, refer to [Branch Parameters](#).

Branch Parameters

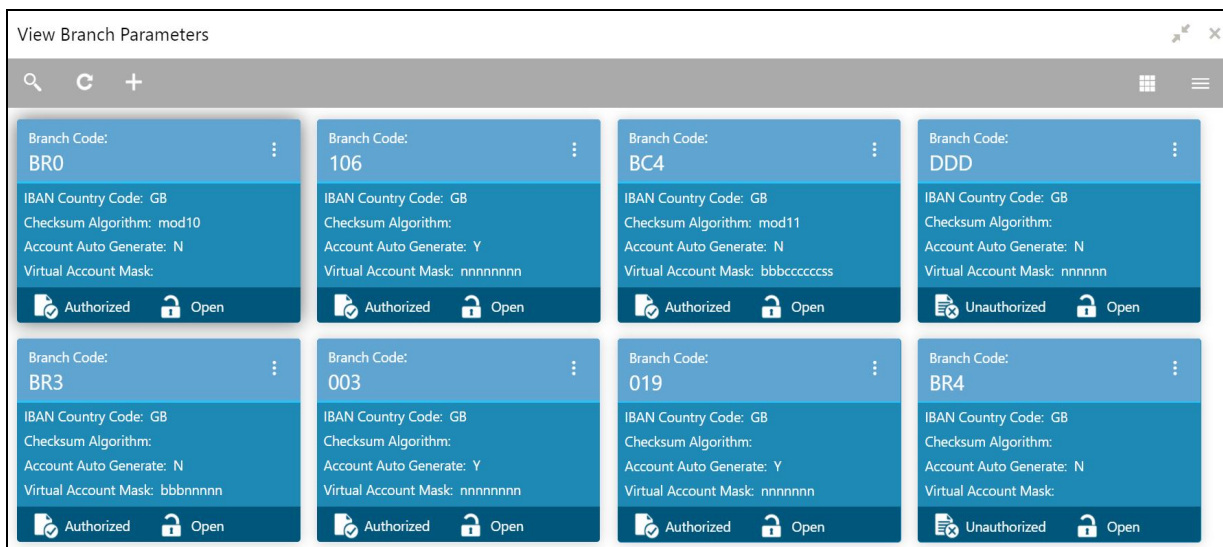
You can configure various branches for the bank and maintain parameters such as IBAN, BBAN, exchange rate preferences, and more.

View Branch Parameters

The summary screen provides a list of configured branch parameters. You can configure a branch level parameter using the [Create Branch Parameters](#).

How to reach here:

Virtual Account Management > Configuration > Branch Parameters > View Branch Parameters



Field	Description
Branch Code	Displays the branch code.
IBAN Country Code	Displays the IBAN country code.
Checksum Algorithm	Displays the checksum algorithm of the branch.
Account Auto Generation	Indicates if the account is automatically generated.
Virtual Account Mask	Displays the details of the virtual account mask.
Status	Displays the status of the record.

Create Branch Parameters

The maintenance screen allows you to configure branch level parameters.

How to reach here:

Virtual Account Management > Configuration > Branch Parameters > Create Branch Parameters

How to configure branch parameters:

1. In the **Create Branch Parameters** screen, provide the required details:

- Branch Code: Click **Search** to view and select the required branch code.
- Branch Name: Based on the Branch Code selected, the information is auto-populated.
- Branch Group ID: Click **Search** to view and select the required branch group ID, where the branch needs to be grouped.
- Description: Based on the **Branch Group ID** selected, the information is auto-populated.

External Account Generation

- External Account Number: By default, it is disabled. If enabled, account number needs to be generated externally.

If External account number is selected, **Account Mask** and **Auto Generate Account** configurations will not be applicable for account generation.

- External IBAN: By default, it is disabled. If enabled, IBAN needs to be generated externally.

If External IBAN is selected, **International Bank Account Number Mask** configurations will not be applicable for IBAN generation.

Account Mask Details

- Account Mask: Enter the account mask that consists of b, c, v, t, n, s, f, d, \$ values.
- Checksum Algorithm: Select one of the required checksum algorithm from the drop_down list:
 - Modulo 10: If selected, you provide mask length of 10 characters.
 - Modulo 11: If selected, you can have either numeric or alphanumeric account mask. In case of numeric, D is appended to the account mask by the system and in case of alpha numeric, user must manually input D at the end of the mask.
 - Modulo 11 with Weights: If selected, you can have mask with size not more than 13 characters.
 - Modulo 97: If selected, you can have only numeric account mask. By default, this option is selected.
 - User Defined: If selected, you can define the checksum algorithm.
- Fixed Value: Enter a fixed value, if virtual account mask contains character f. This field supports maximum of one alphanumeric character.
- Corporate Specific Range Required: By default, it is disabled. If enabled, corporate specific account number range needs to be maintained for the corporates in a given branch.

Auto Generate Account

- Auto Generate Account: By default, this is disabled. If enabled, system automatically generates numeric account numbers based on the range provided.
- Start Account Number: If selected, enter a start number for the account.
- End Account number: If selected, enter an end number for the account.

International Bank Account Number Mask

- IBAN Country Code: Displays a system default country code of the branch. The system validates the country code is an ISO country code, the country code of the branch, and the length of the character is 2.
- IBAN Checksum Algorithm: Select one of the required checksum algorithm from the drop_down list:
 - Modulo 10: If selected, you provide mask length of 10 characters.
 - Modulo 11: If selected, you can have either numeric or alphanumeric account mask. In case of numeric, D is appended to the account mask by the system and in case of alpha numeric, user must manually input D at the end of the mask.
 - Modulo 11 with Weights: If selected, you can have mask with size not more than 13 characters.
 - Modulo 97: If selected, you can have only numeric account mask. By default, this option is selected.
- BBAN Format Mask: Enter the BBAN format mask details. You can enter a maximum length of 30 characters. The mask must be one of the following characters:
 - b - BBAN Bank Code
 - s - BBAN Branch Code
 - z - Virtual Account Number
 - l - Virtual Account Number
 - d - BBAN Check Digit
 - i - Real Customer Number
 - h - 1, as there is no joint holder
 - t - Virtual Account Code
- BBAN Data Type: Enter the BBAN data type details. The list displays the following character set:
 - n- Number
 - a- Alphabet
 - c- Alphanumeric
- BBAN Checksum Algorithm: Select the BBAN checksum algorithm from the drop_down list.
- BBAN Bank Code: Enter the BBAN bank code details.

- BBAN Branch Code: Enter the BBAN branch code details.

Exchange Rate Preferences

- Rate Type: Click **Search** to view and select the required rate type.
- Rate Code: Select one of the options:
 - Mid Rate: If selected, indicates the rate code for exchange rate preferences is mid rate.
 - Buy/Sell Rate: If selected, indicates the rate code for exchange rate preferences is buy/sell rate.
- Normal Variance: Enter a normal variance details.
- Maximum Variance: Enter a maximum variance details. Maximum variance can have a maximum value of 100.
- Amount Block Queue Required: By default, this is disabled. If enabled, indicates the amount block queue.
- Transaction Journal Queue Required: By default, this is disabled. If enabled, indicates the transaction journal queue.

Child Contribution Exchange Rate Preferences

- Rate Type: Click **Search** to view and select the required rate type.
 - Rate Code: Select one of the options:
 - Mid Rate: If selected, indicates the rate code for child contribution exchange rate preferences is mid rate.
 - Buy/Sell Rate: If selected, indicates the rate code for child contribution exchange rate preferences is buy/sell rate.
2. Click **Save**. You can view all the configured branch parameters in the [View Branch Parameters](#).

ECA System Preferences

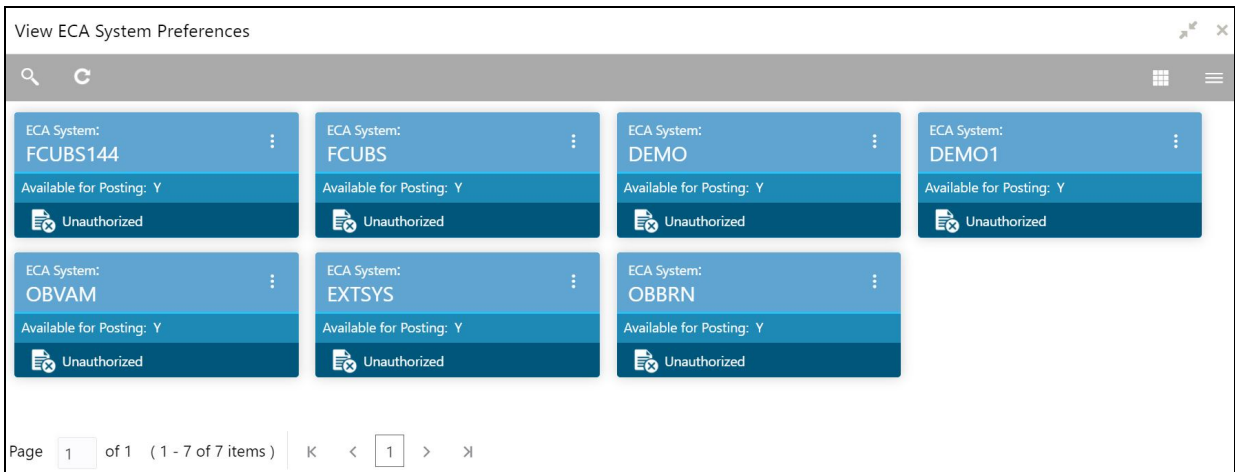
You can view and modify the External Credit Approval system preferences.

View ECA System Preferences

The summary screen provides a list of available ECA System.

How to reach here:

Virtual Account Management > Configuration > ECA System Preferences > View ECA System Preferences



Field	Description
ECA System	Displays the external credit approval system details.
Available for Posting	Displays whether the system is available for posting.

Modify ECA System Preferences:

Click **View** on the tile to view **ECA system preferences** maintenance screen.

The maintenance screen allows you to modify ECA system preferences.



How to modify ECA System Preferences:

1. In the **ECA System Preferences** screen, modify the required details:
 - ECA System: Displays the ECA system.
 - Available on Posting: Select the toggle whether the ECA system is available for posting.
 - Updated By: Displays the User ID from which the preference is updated.
 - Updated On: Displays the date when the preference is updated.
2. Click **Save**. You can view the modify ECA System Preferences in the [View ECA System Preferences](#).

Entity Mask Configuration

You can configure entity mask ID for a bank.

View Entity Mask Configuration

The summary screen provides a list of configured entity mask ID. You can configure entity mask ID using the [Create Entity Mask Configuration](#).

How to reach here:

Virtual Account Management > Configuration > Entity Mask Configuration > View Entity Mask Configuration

View Entity Mask Configuration

Bank Code: 0000

Maker: DEB02

Once Authorized: Y

Bank Code: 0000

Virtual Entity Mask: aaaaann

Authorized Open

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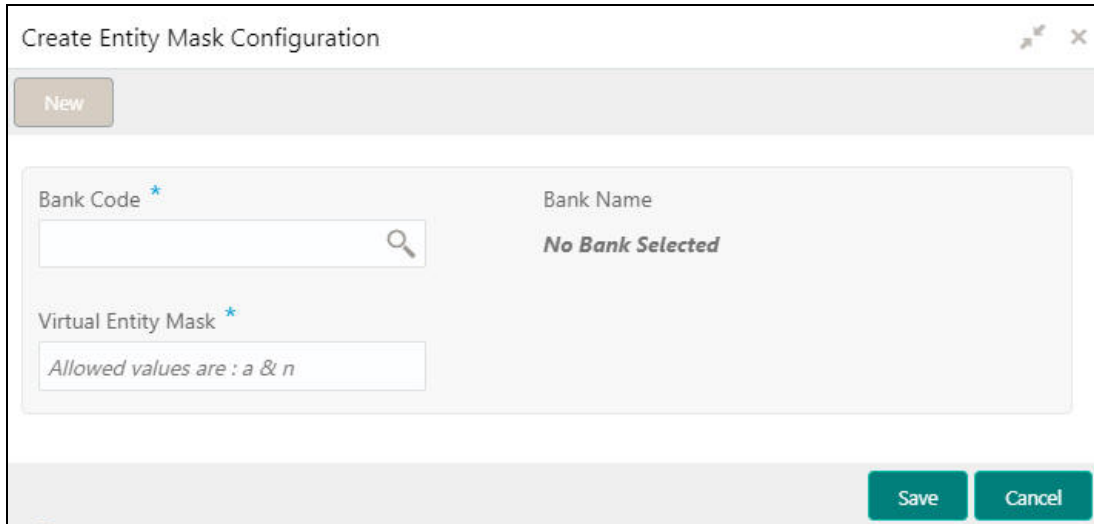
Field	Description
Bank Code	Displays the bank code.
Maker	Displays the name of the user who has configured the bank details.
Once Authorized	Indicates if the record is authorized once or not.
Virtual Entity Mask	Displays the details of the virtual entity mask.
Status	Displays the status of the record.

Create Entity Mask Configuration

The maintenance screen allows you to configure entity mask ID for a bank.

How to reach here:

Virtual Account Management > Configuration > Entity Mask Configuration > Create Entity Mask Configuration



The screenshot shows a web browser window titled "Create Entity Mask Configuration". At the top left, there is a "New" button. Below it, the form contains two main sections. The first section is for "Bank Code" and "Bank Name". The "Bank Code" field is a text input with a search icon (magnifying glass) to its right. The "Bank Name" field is a text input that currently displays "No Bank Selected". The second section is for "Virtual Entity Mask", which is a text input field with a placeholder text "Allowed values are : a & n". At the bottom right of the form, there are two buttons: "Save" and "Cancel".

How to configure an entity mask:

1. In the **Create Entity Mask Configuration** screen, provide the required details:
 - Bank Code: Click **Search** to view and select the required bank code.
 - Bank Name: Based on the Bank Code selected, the information is auto-populated.
 - Virtual Entity Mask: Enter the virtual entity mask. You can input a combination of alpha and/or numeric characters. You can enter up to a maximum of 12 characters. You can use the following identifiers to define the mask:
 - a: User input alpha characters
 - n: User input numbers
2. Click **Save**. You can view the configured entity mask details in the [View Entity Mask Configuration](#).

External DDA System

The transactions into virtual account through transaction journal service, results in posting entries to real account. The external DDA (Demand Deposit Accounts) system interacts with the external DDA for posting entries and calling out other services on DDA. Oracle Banking Virtual Account Management can be configured to work with the DDA systems in a synchronous or asynchronous manner for transaction posting to the real account.

View External DDA System

The summary screen provides a list of configured external DDA system. You can configure an external DDA system using the [Create External DDA System](#).

How to reach here:

Virtual Account Management > Configuration > External DDA System > View External DDA System

The screenshot shows a web interface titled "View External DDA System". It contains a grid of 8 cards, each representing an external DDA system. The cards are arranged in two rows of four. Each card has a blue header with the "ECA System" name and a vertical ellipsis menu icon. Below the header, the "EAC Required" status is shown. At the bottom of each card, there are two status indicators: "Unauthorized" with a padlock icon and "Closed" with a padlock icon, or "Authorized" with a checkmark icon and "Open" with a padlock icon.

ECA System	EAC Required	Status
FCUBS	Y	Unauthorized, Closed
DEMO1	Y	Authorized, Open
OBBRN	N	Authorized, Closed
OBVAM	N	Authorized, Open
EXTSYS	N	Unauthorized, Open
DEMO	Y	Authorized, Open
FCUBS144	Y	Authorized, Open
OBPM	N	Authorized, Open

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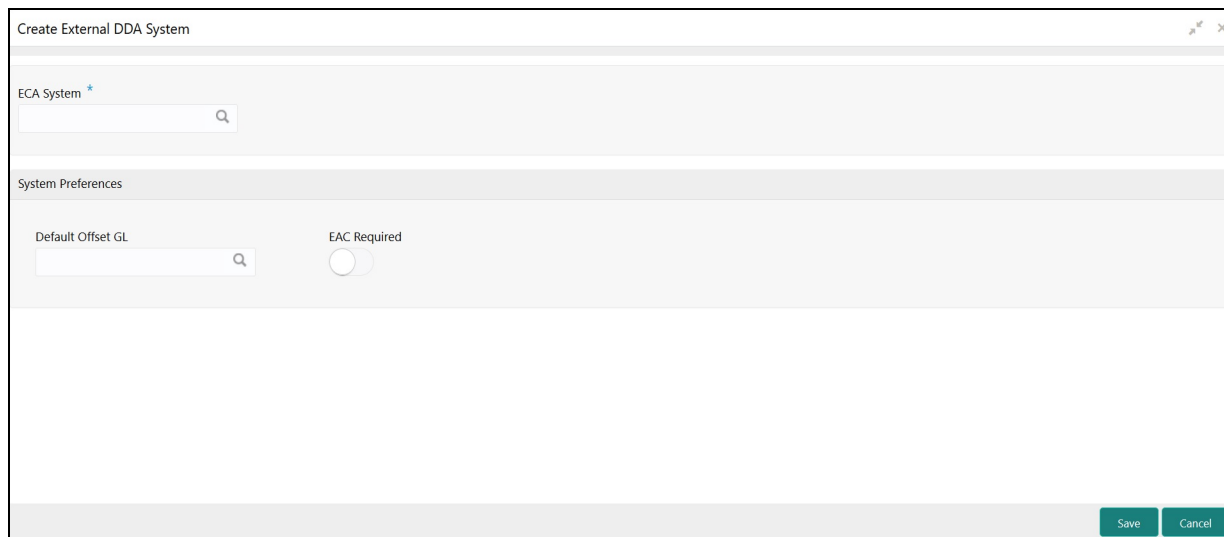
Field	Description
ECA System	Displays the external credit approval system details.
EAC Required	Displays whether the External Account Check required or not.
Status	Displays the status of the record.

Create External DDA System

The maintenance screen allows you to configure an external DDA system.

How to reach here:

Virtual Account Management > Configuration > External DDA System > Create External DDA System



How to configure an external DDA system:

1. In the **Create External DDA System** screen, provide the required details:
 - ECA System: Click **Search** to view and select the required ECA system.

System Preferences

- Default Offset GL: Click **Search** to view and select the default offset general ledger.
 - EAC Required: Select the toggle if the EAC is required.
2. Click **Save**. You can view the configured external DDA system details in the [View External DDA System](#).

Identifier Branch Parameters

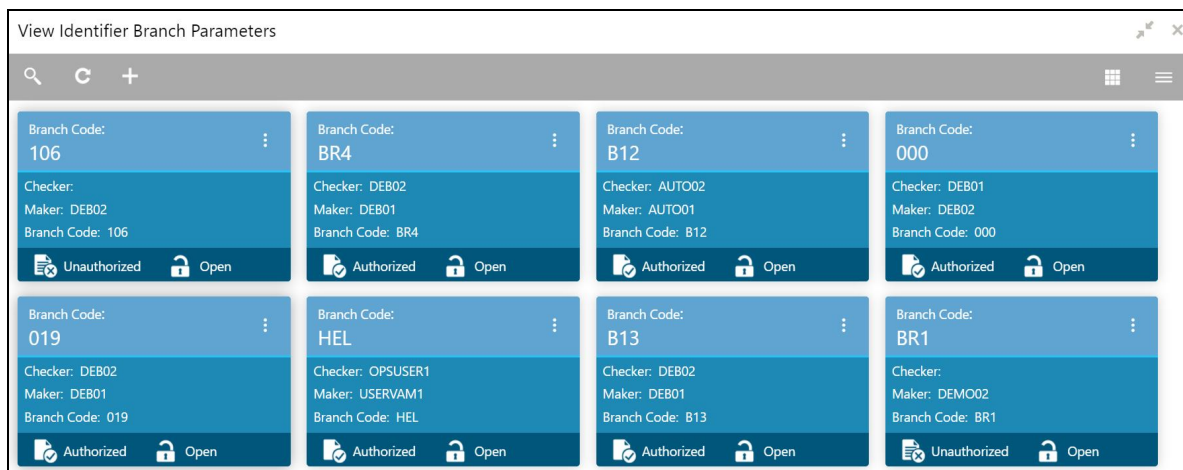
You can configure virtual identifier branch parameters.

View Identifier Branch Parameters

The summary screen provides a list of configured identifier branch parameters. You can configure identifier branch parameters using the [Create Identifier Branch Parameters](#).

How to reach here:

Virtual Account Management > Configuration > Identifier Branch Parameters > View Identifier Branch Parameters



Field	Description
Branch Code	Displays the code of the branch.
Checker	Displays the user who has verified the record.
Maker	Displays the name of the user who has created the record.
Status	Displays the status of the record.

Create Identifier Branch Parameters

The maintenance screen allows you to configure identifier branch parameters.

How to reach here:

Virtual Account Management > Configuration > Identifier Branch Parameters > Create Identifier Branch Parameters

The screenshot shows the 'Create Identifier Branch Parameters' form. It includes fields for Branch Code, Branch Name, Exchange Rate Preferences (Rate Type, Rate Code, Normal Variance, Maximum Variance, Amount Block Queue Required, Transaction Journal Queue Required), and International Bank Account Number Mask (IBAN Country Code, IBAN Checksum Algorithm, BBAN Checksum Algorithm, BBAN Bank Code, BBAN Format Mask, BBAN Branch Code, BBAN Data Type, BBAN Remittance ID Mask). The form has 'Save' and 'Cancel' buttons at the bottom right.

How to configure an identifier branch parameter:

1. In the **Create Identifier Branch Parameters** screen, provide the required details:
 - Branch Code: Click **Search** to view and select the required branch code.
 - Branch Name: Based on the Branch Code selected, the information is auto-populated.

Exchange Rate Preferences

- Rate Type: Click **Search** to view and select the required rate type.
- Rate Code: Select one of the options:
 - Mid Rate: If selected, indicates the rate code for exchange rate preferences is mid rate.
 - Buy/Sell Rate: If selected, indicates the rate code for exchange rate preferences is buy/sell rate.
- Normal Variance: Enter a normal variance details.
- Maximum Variance: Enter a maximum variance details. Maximum variance can have a maximum value of 100.
- Amount Block Queue Required: By default, this is disabled. If enabled, indicates the amount block queue.
- Transaction Journal Queue Required: By default, this is disabled. If enabled, indicates the transaction journal queue.

International Bank Account Number Mask

- IBAN Country Code: Displays the IBAN country code of the branch.
- IBAN Checksum Algorithm: Select one of the required checksum algorithm from the drop-down list:
 - Modulo 10: If selected, you provide mask length of 10 characters.
 - Modulo 11: If selected, you can have either numeric or alphanumeric account mask. In case of numeric, D is appended to the account mask by the system and in case of alpha numeric, user must manually input D at the end of the mask.
 - Modulo 11 with Weights: If selected, you can have mask with size not more than 13 characters.

- Modulo 97: If selected, you can have only numeric account mask. By default, this option is selected.
 - **BBAN Format Mask:** Enter the BBAN format mask details. You can enter a maximum length of 30 characters. The mask must be one of the following characters:
 - b - bban bank code
 - s - bban branch code
 - z- virtual account no
 - d- checkdigit
 - **BBAN Data Type:** Enter the BBAN data type details. The list displays the following character set:
 - n- Number
 - a - Alphabet
 - c - Alphanumeric
 - **BBAN Checksum Algorithm:** Select the BBAN checksum algorithm from the drop-down list.
 - Mod 10
 - Mod 11
 - Mod 11 with Weights
 - Mod 97
 - **BBAN Bank Code:** Enter the BBAN bank code.
This field is mandatory, if BBAN Format Mask is selected as “b”.
 - **BBAN Branch Code:** Enter the BBAN branch code.
This field is mandatory, if BBAN Format Mask is selected as “s”.
 - **BBAN Remittance ID Mask:** Enter the BBAN Remittance ID Mask.
This field is mandatory, if BBAN Format Mask is selected as “z”.
2. Click **Save**. You can view the configured identifier mask details in the [View Identifier Branch Parameters](#).

Identifier Mask Configuration

You can configure and maintain the identifier mask details.

View Identifier Mask Configuration

The summary screen provides a list of configured identifier mask details. You can configure identifier mask details using the [Create Identifier Mask Configuration](#).

How to reach here:

Virtual Account Management > Identifier > Identifier Mask Configuration > View Identifier Mask Configuration

Host Code	Checker	Maker	Host Code	Identifier Mask
HOST2	PAVITHRA11	PAVITHRA22	HOST2	nnnn
HOST5	PAVITHRA22	PAVITHRA11	HOST5	nnnn
HOS7	PAVITHRA22	PAVITHRA11	HOS7	nnnnn
hos9	PAVITHRA22	PAVITHRA11	hos9	nnn
HOST4	PAVITHRA22	PAVITHRA11	HOST4	nnn
HOS12	PAVITHRA11	PAVITHRA22	HOS12	nnnn
HOST6	PAVITHRA22	PAVITHRA11	HOST6	nn
HOST8	DEB02	DEB01	HOST8	naaa

Field	Description
Checker	Displays the user who has verified the record.
Maker	Displays the name of the user who has created the record.
Host Code	Displays the host code.
Identifier Mask	Displays the identifier mask details of the record.
Status	Displays the status of the record.

Create Identifier Mask Configuration

The maintenance screen allows you to configure the identifier mask details at the Host Code level.

How to reach here:

Virtual Account Management > Identifier > Identifier Mask Configuration > Create Identifier Mask Configuration

1. In the **Create Identifier Mask Configuration** screen, provide the required details:

- Host Code: Click **Search** to view and select the required host code.
- Host Name: Based on Host Code selected, information will be auto populated.

Identifier Mask Details

- Identifier Mask: Specify a virtual identifier mask. The identifier mask can be a combination of:
 - n: User Input Number
 - a: User Input Alphanumeric Char
 - f: Fixed Number
- Identifier Start Position: By default, the start position of the identifier in account number will be 1. User will not be able to modify it.



Note

After authorizing, you cannot modify the Identifier Mask.

- Identifier Fixed Value: Specify the fixed value character if virtual account mask contains character 'f'. You can provide a maximum of one alphanumeric character.

Example: Let's assume the following scenario:

- Identifier Mask: nnnnnnf
- Identifier Start Position: 1
- Identifier Fixed Value: 5
- Account Number: 12345655346555000

During creation of a corporate identifier, system validates if the issued identifier matches with the mask for the host such as 1234565 is a valid corporate identifier.

If account number 12345655346555000 is received in a transaction, the identifier is derived as 1234565.

2. Click **Save**. You can view the configured identifier mask details in the [View Identifier Mask Configuration](#).

After configuring the identifier mask details, you can map the identifier mask with the multi-currency identifier using the Multi-Currencies Identifier Mapping. For more information, refer to the section Multi-Currencies Identifier Mapping in Identifier User Guide.

Inter-DDA General Ledger

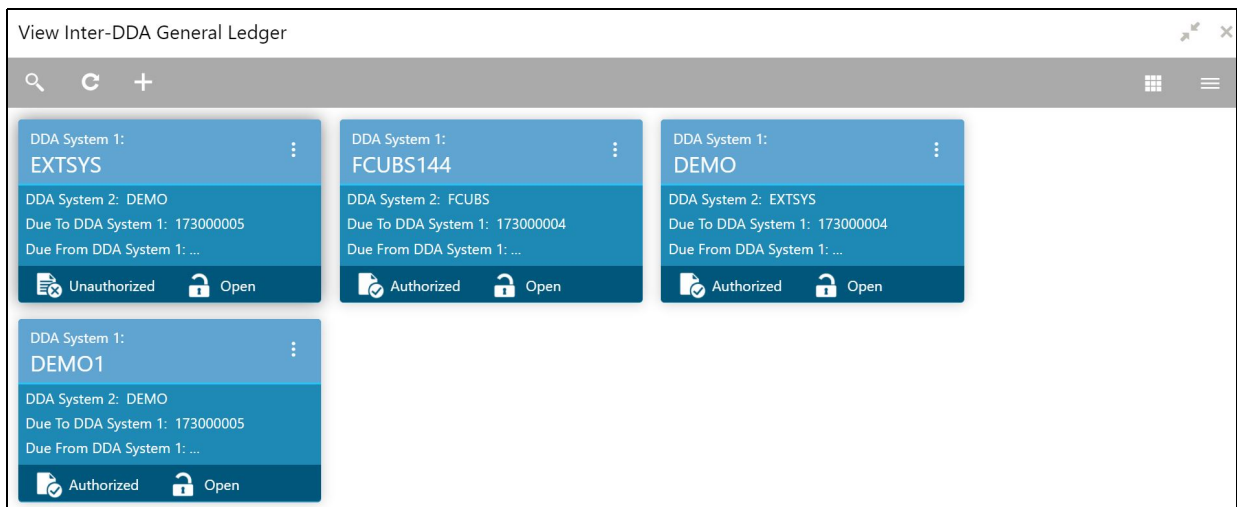
You can configure inter-DDA (Demand Deposit Accounts) preference that is used for multi-DDA transactions.

View Inter-DDA General Ledger

The summary screen provides a list of configured inter-DDA general ledger. You can configure an inter-DDA general ledger using the [Create Inter-DDA General Ledger](#).

How to reach here:

Virtual Account Management > Configuration > Inter-DDA General Ledger > View Inter-DDA General Ledger



Field	Description
DDA System 1-2	Displays the DDA system 1-2 details.
Due To DDA System 1	Displays the general ledger for which a credit entry is passed.
Due From DDA System 1	Displays the general ledger for which a debit entry is passed.
Status	Displays the status of the record.

Create Inter-DDA General Ledger

The maintenance screen allows you to configure an inter-DDA general ledger.

How to reach here:

Virtual Account Management > Configuration > Inter-DDA General Ledger > Create Inter-DDA General Ledger

The screenshot shows a web application window titled "Create Inter-DDA General Ledger". At the top left is a "New" button. Below it, the "DDA System" section contains two columns. Each column has a search input field and a description field. The first column is for "DDA System 1" and the second for "DDA System 2". Both description fields currently show "No DDA System Selected". Below this is the "General Ledger" section, which also has two columns. Each column contains two search input fields and one description field. The first column is for "Due To DDA System 1" and "Due To DDA System 2", while the second is for "Due From DDA System 1" and "Due From DDA System 2". All description fields show "No General Ledger Selected". At the bottom right, there are "Save" and "Cancel" buttons.

How to configure an inter-DDA general ledger:

1. In the **Create Inter-DDA General Ledger** screen, provide the required details:
 - DDA System 1-2: Click **Search** to view and select the required DDA system pair.
 - Description: Based on the DDA System selected, the information is auto-populated.

General Ledger

- Due To DDA System 1-2: Click **Search** to view and select the general ledger for which a credit entry is passed.
 - Description: Based on the general ledger selected, the information is auto-populated.
 - Due From DDA System 1-2: Click **Search** to view and select the general ledger to which a debit entry is passed.
 - Description: Based on the general ledger selected, the information is auto-populated.
2. Click **Save**. You can view the configured inter-DDA general ledger details in the [View Inter-DDA General Ledger](#).

Error Codes and Messages

This section contains error codes and messages.

Error Code	Message
GC-CLS-02	Record Successfully Closed
GC-REOP-03	Successfully Reopened
GCS-AUTH-01	Record Successfully Authorized
GCS-AUTH-02	Valid modifications for approval were not sent. Failed to match
GCS-AUTH-03	Maker cannot authorize
GCS-AUTH-04	No Valid unauthroized modifications found for approval.
GCS-CLOS-002	Record Successfully Closed
GCS-CLOS-01	Record Already Closed
GCS-CLOS-02	Record Successfully Closed
GCS-CLOS-03	Unauthorized record cannot be closed, it can be deleted before first authorization
GCS-COM-001	Record does not exist
GCS-COM-002	Invalid version sent, operation can be performed only on latest version
GCS-COM-003	Please Send Proper ModNo
GCS-COM-004	Please send makerId in the request
GCS-COM-005	Request is Null. Please Resend with Proper Values
GCS-COM-006	Unable to parse JSON
GCS-COM-007	Request Successfully Processed
GCS-COM-008	Modifications should be consecutive.
GCS-COM-009	Resource ID cannot be blank or "null".
GCS-COM-010	Successfully cancelled \$1.
GCS-COM-011	\$1 failed to update.
GCS-DEL-001	Record deleted successfully
GCS-DEL-002	Record(s) deleted successfully
GCS-DEL-003	Modifications didnt match valid unauthorized modifications that can be deleted for this record
GCS-DEL-004	Send all unauthorized modifications to be deleted for record that is not authorized even once.

Error Code	Message
GCS-DEL-005	Only Maker of first version of record can delete modifications of record that is not once authorized.
GCS-DEL-006	No valid unauthroized modifications found for deleting
GCS-DEL-007	Failed to delete. Only maker of the modification(s) can delete.
GCS-MOD-001	Closed Record cannot be modified
GCS-MOD-002	Record Successfully Modified
GCS-MOD-003	Record marked for close, cannot modify.
GCS-MOD-004	Only maker of the record can modify before once auth
GCS-MOD-005	Not amendable field, cannot modify
GCS-MOD-006	Natural Key cannot be modified
GCS-MOD-007	Only the maker can modify the pending records.
GCS-REOP-003	Successfully Reopened
GCS-REOP-01	Unauthorized Record cannot be Reopened
GCS-REOP-02	Failed to Reopen the Record, cannot reopen Open records
GCS-REOP-03	Successfully Reopened
GCS-REOP-04	Unauthorized record cannot be reopened, record should be closed and authorized
GCS-SAV-001	Record already exists
GCS-SAV-002	Record Saved Successfully.
GCS-SAV-003	The record is saved and validated successfully.
GCS-VAL-001	The record is successfully validated.
VAC-BGP-001	Cannot close the Branch Group as it is linked to a Customer
VAC-BGP-002	Cannot close the Branch Group as there are active Branches linked
VAC-BGP-003	Failed to validate Branch linkage to this Branch Group
VAC-BNK-001	Only one bank can be maintained
VAC-BNK-002	Structured Address cannot be deactivated once activated
VAC-BNK-003	Bank Code is not valid
VAC-BNK-004	Transaction allowed related parameters can not be ON when Sanction check required is OFF

Error Code	Message
VAC-COM-001	Transaction controller reference number is mandatory
VAE-BNK-01	Bank code is invalid
VAE-BNK-111	Only one bank code is allowed
VAM-BNK-001	Only one bank code is allowed
VAM-BNK-002	Invalid Virtual Customer No Mask. It can have only a and n as identifiers.
VAM-BNK-003	There are accounts created on bank parameters. Cannot modify the start account number.
VAM-BNK-004	End Account No cannot be less or equal to the last virtual account number created for this branch.
VAM-BNK-005	For Auto account generation ,Account Mask should be numeric and Checksum Algorithm has to be blank.
VAM-BNK-006	On selecting Modulo 97 Checksum algorithm, All components of the account mask have to be numeric.
VAM-BNK-007	Start or End account number is not required when auto account generation flag is disabled.
VAM-BNK-008	Bank Code is not valid
VAM-BNK-009	Residual Transfer Transaction Code should be maintained if Positive or Negative balance transfer is enabled.
VAM-BNK-010	Offset Transaction Code should be maintained if Positive or Negative Balance Transfer is enabled.
VAM-BNK-011	Transfer Out Transaction Code should be maintained if Positive Balance Transfer is enabled.
VAM-BNK-012	Residual Transfer Transaction Code or Offset Transaction code should not be maintained if Positive or Negative balance transfer is disabled.
VAM-BNK-60	Last Account Number generated should be between start and end account Number,Give Proper Start and End Account Number
VAM-BRN-01	Start Account No and End Account No should be entered
VAM-BRN-02	Start or End account number cannot be negative or zero
VAM-BRN-03	The Auto Generation of Account Number is possible only with a Numeric Account mask
VAM-BRN-04	Length of Start Account No and End Account No cannot be greater than account mask
VAM-BRN-05	Start Account No should be less than End Account No

Error Code	Message
VAM-BRN-06	Checksum Algorithm should not be given when Auto Generate flag is checked
VAM-BRN-07	Each character in the mask needs to be consecutively placed.
VAM-BRN-08	If Account Auto Generate flag is not checked and account mask is not numeric then Checksum Algorithm cannot be blank
VAM-BRN-09	Invalid character D, only d is allowed for customer account mask
VAM-BRN-10	For Modulo 10 length of mask cannot be different from 10
VAM-BRN-11	The length of the virtual account mask cannot be more than 13 for checksum algorithm modulo 11 with weights
VAM-BRN-12	Either no. checksum digits exceeds 2 or they do not appear at the end of the account mask
VAM-BRN-13	Cannot have d denoting Alphanumeric Characters in account mask while using mod97 Checksum algorithm
VAM-BRN-14	The format for Customer Account mask is invalid
VAM-BRN-15	The length of b in mask should be 3
VAM-BRN-16	The length of c in mask exceeds permissible length of 9
VAM-BRN-17	The length of \$ in mask should be 3
VAM-BRN-18	The length of t in mask exceeds permissible length of 4
VAM-BRN-19	The length of v in mask exceeds permissible length of 12
VAM-BRN-20	The length of CIF in Virtual Account Mask and the length of the CIF mask do not match.
VAM-BRN-21	Virtual Account mask should be maintained either at bank or branch level
VAM-BRN-22	User Defined Algorithm can only be entered if Check digit Algorithm is User Defined
VAM-BRN-23	User Defined Algorithm cannot be null if Check digit Algorithm is User Defined
VAM-BRN-24	BBAN Format Mask is mandatory if BBAN Data Type is present
VAM-BRN-25	IBAN Country Code can have maximum of only two characters to generate IBAN , If you want to generate IBAN choose a country with only two characters as Country Code
VAM-BRN-26	BBAN Data Type is mandatory if BBAN Format Mask is present

Error Code	Message
VAM-BRN-27	BBAN Data Type length and BBAN Mask Length must be the same
VAM-BRN-28	BBAN Mask characters b-Bank Code s-Branch Code z-Account Number l-Alternate Account Number d-BBAN Check Digit t-Account Type i-National Identifier and h-No of Account Holders only are allowed.
VAM-BRN-29	Bank Code is part of BBAN Mask and the same is not maintained
VAM-BRN-30	Alphabet h can occur only once in BBAN Format Mask
VAM-BRN-31	Account mask maintained in BBAN format Mask is not the same as the Account Mask maintained for the branch
VAM-BRN-32	Space is not allowed in BBAN Mask
VAM-BRN-33	BBAN Data Type can only have characters a,n and c
VAM-BRN-34	Branch Code is part of BBAN Mask and the same is not maintained
VAM-BRN-35	Branch Code needs to be maintained with the length and data type maintained as in BBAN Data Type field
VAM-BRN-36	Bank Code needs to be maintained with the length and data type maintained as in BBAN Data Type field
VAM-BRN-37	In Identifier Mask field, only a,n and f are allowed
VAM-BRN-38	Fixed Value field cannot be blank if virtual account mask contains f
VAM-BRN-39	Only numbers and alphabets are allowed for fixed value
VAM-BRN-40	Fixed value field must be input when f is present in identifier mask
VAM-BRN-41	Identifier Start position should be given when Identifier Mask is maintained
VAM-BRN-42	Identifier Start position can have value only from 1 to 15
VAM-BRN-43	Identifier Fixed value cannot be input when Short Identifier Mask is not maintained
VAM-BRN-44	Identifier start position cannot be given when Short Identifier Mask is not maintained
VAM-BRN-45	Identifier start position cannot be given when Short Identifier Mask doesn't not contain f
VAM-BRN-46	Fixed value should not be given if account mask is not maintained or account mask doesn't contain f
VAM-BRN-47	The length of f in mask exceeds permissible length of 1

Error Code	Message
VAM-BRN-48	Last digit of account mask must be 'd' when account mask is alphanumeric and checksum algorithm is mod11
VAM-BRN-49	Maximum account mask length allowed for user input is 19 when account mask is Numeric and checksum algorithm is mod11.
VAM-BRN-50	Maximum account mask length allowed for user input is 18 when checksum algorithm is mod97.
VAM-BRN-51	checksum digit d is not allowed for user input when account mask is numeric and checksum algorithm is mod11 or mod11WW
VAM-BRN-52	Cannot have 'dd' in account mask when checksum algorithm is mod11 or mod11WW
VAM-BRN-53	f can be present either at start or end of the account mask
VAM-BRN-54	Identifier mask length and start position should be maintained such that identifier mask is within virtual account mask range
VAM-BRN-55	Maximum account mask length allowed for user input is 12 when account mask is Numeric and checksum algorithm is mod11 with weights.
VAM-BRN-56	Bban bank code should be blank if b is not part of bban format mask
VAM-BRN-57	Bban branch code should be blank if s is not part of bban format mask
VAM-BRN-58	Branch Code is not valid
VAM-BRN-59	Country code is not valid. Country code maintained for Current branch is \$1
VAM-BRN-60	Last Account Number generated should be between start and end account Number, Give Proper Start and End Account Number
VAM-BRN-61	Cannot Close the Branch as Active Account exist with the Branch
VAM-BRN-62	\$1 Checksum Algorithm is invalid
VAM-BRN-63	Checksum Algorithm is invalid
VAM-BRN-64	Account Autogenerate is not allowed when Account Mask is not maintained
VAM-BRN-65	Start or End Account Number cannot be given when Account Mask is not maintained.
VAM-BRN-66	Checksum Algorithm cannot be given when Account Mask is not maintained.

Error Code	Message
VAM-BRN-67	Account Mask cannot have d when checksum algorithm is not given.
VAM-BRN-68	Country Code is not maintained for the Current branch.
VAM-BRN-69	Rate Type is invalid
VAM-BRN-70	Cannot modify the Value of Corporate Specific Range Required when there are accounts for the specified Branch
VAM-BRN-71	Cannot modify the Value of Corporate Specific Range Required as there are open Account Range defined for the Branch
VAM-BRN-72	Cannot close the Branch as there are open Account Range defined for the Branch
VAM-BRN-80	Cannot modify the Value of account mask when there is an open account for the branch
VAM-BRN-81	Cannot modify start account number when there is an open account for the branch
VAM-BRN-83	Length of Start Account No and End Account No should be same as that of account mask
VAM-BRN-84	New end account number should be greater than previous end account number when there is an open account for the branch
VAM-BRN-85	External Account Generation option for Account and IBAN can not be blank.
VAM-BRN-86	Cannot modify the Values of External Account Generation when there are open accounts for the specified Branch
VAM-BRN-87	Cannot have 'dd' in account mask when checksum algorithm is mod10
VAM-IC-001	Valid record already exists. Can have only one record.
VAM-IC-002	Action is not valid
VAM-IC-003	Actions not maintained
VAM-IC-004	Updated Event Master Successfully
VAM-IC-005	Added Event Master Successfully
VAM-IC-006	Unknown Error, Failed to process authorize
VAM-ICG-010	Mandatory inputs are missing in request
VAM-LM-001	Valid record already exists. Can have only one record.
VAM-LM-002	Action is not valid
VAM-LM-003	Actions not maintained

Error Code	Message
VAM-LM-004	Updated Event Master Successfully
VAM-LM-005	Added Event Master Successfully
VAM-LM-006	Unknown Error, Failed to process authorize
VAM-LMT-001	Successfully merged revaluated limit utilization amounts
VAM-RNG-000	Account Range provided has already been defined for another Real Customer in the same Branch
VAM-RNG-001	Record cannot be closed as there are active Accounts for the Real Customer and Branch combination
VAM-RNG-002	At least one Account Number Range must be maintained
VAM-RNG-003	Account Range provided doesn't lie within the Account Number Range provided at Branch level
VAM-RNG-004	Account Range cannot be modified
VAM-RNG-005	Account Range cannot be deleted
VAM-RNG-006	Duplicate entry of \$1 Account Range exists in the record

Glossary

This section provides a glossary of all terms and abbreviations used in the user manual.

Bank

Performs lending activities can be either directly or indirectly through the capital markets.

BBAN

Basic Bank Account Number

Branch

A branch/banking centre/financial centre is a retail location where a bank/credit union/other financial institution (including a brokerage firm) offers a wide array of face-to-face and automated services to its customers.

Customer

The individuals and corporations who buy the bank's products and services.

DDA

Demand Deposit Accounts

EAC

External Account Check

ECA

External Credit Approval

EOD

End of Day

IBAN

International Bank Account Number

Interest Calculation

Is the amount of interest due per period, as a proportion of the amount lent, deposited or borrowed (called the principal sum). The total interest on an amount lent or borrowed depends on the principal sum, the interest rate, the compounding frequency, and the length of time over which it is lent, deposited or borrowed.

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Reference and Feedback

References

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

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

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